

Neighborhood Planning for Community Revitalization

Sources of Funding for the Development of Affordable Housing

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Sources of Funding for the Development of Affordable Housing

Conducted on behalf of
Central Community Housing Trust

Prepared by
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University of Minnesota

January 2002

*This report (NPCR 1174) is also available at the following internet address:
<http://www.npcr.org>*

NPCR Disclaimer

January 2002

Neighborhood Planning for Community Revitalization supported the work of the author of this report but has no control over the content. The content is solely the responsibility of the author.

NPCR is coordinated by the University of Minnesota, Center for Neighborhood Development, 330 Hubert H. Humphrey Center, 301 - 19th Avenue South, Minneapolis, MN 55455

Sources of Funding for the Development of Affordable Housing

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Compiled for Nonprofit Housing Developers in the Twin Cities

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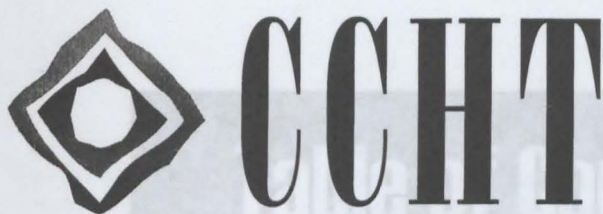
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CCHT

CENTRAL COMMUNITY HOUSING TRUST
A community leader in the provision of quality, innovative housing.

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1625 Park Avenue
Minneapolis, Minnesota 55404
www.ccht.org

About Central Community Housing Trust (CCHT)

Year 2002 is CCHT's seventeenth year of leadership in providing award-winning quality housing to central Minneapolis neighborhoods. In 1986 we began our **MISSION, "To acquire, improve, and preserve decent, safe, affordable housing for very-low, low, and moderate-income persons; remaining responsible and responsive to the community, to neighborhoods, and to the residents we serve"**. Buri Manor doors opened one year later to serve single low-income persons.

Now that East Village is in full operations, CCHT has 1,112 units of housing. CCHT's housing includes:

- 300 units that directly serve homeless persons, (including 41 units which serve homeless youth ages 16-21 and a 124-unit sober community for homeless men and women),
- 482 units that serve individuals at or around minimum wage,
- 190 units that serve very-low income families, and
- 140 units that serve low to moderate income households.

We have over 400 units in some stage of planning or development.

We remain committed to housing that makes sense not only for our residents, but also for the community at large. However, there is still much to do. As we grow, so do our responsibilities. Our strategic plans renew our commitment to the neighborhoods, families and individuals we serve, as well as commitment to the highest standards of housing services. We will focus on the work that needs to be done to make our community better.

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Walter C. Rasmussen – Northeast Bank Foundation
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Preface

As a nonprofit affordable housing developer, Central Community Housing Trust has forged its way through the mire of affordable housing funding with each successive project it has undertaken. Information about funding sources is scattered, often making it difficult to determine the breadth of appropriate funders for a project. We thought that having a sourcebook of funding sources available to nonprofit developers would make the task of financing new projects a bit more straightforward.

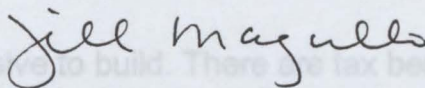
With Neighborhood Planning for Community Revitalization's help, we have compiled this collection of funding sources to help our work, and we are making it available to other community development corporations interested in the development of affordable housing in the Twin Cities. It is our hope that this data can help guide us all toward appropriate sources of funds more efficiently, in turn helping funders by encouraging only those applications which closely fit the initiatives each one seeks to assist.

Please note that the face of affordable housing funding is continuously changing, and that this work is merely the foundation for an evolving arena.

Best wishes to your organization as you tackle your important work. It is important that all of us succeed so that we may be the lever of change in the continuing shortage of affordable housing.



Alan Arthur
President, CCHT



Jill Mazullo
Graduate Research Assistant, NPCR

Right now there is a high awareness of the need for affordable housing in the Twin Cities. This awareness provides political cover to reluctant elected officials to support the development of new projects. Now is the time for nonprofit developers to aggressively pursue opportunities for new affordable housing. This funding sourcebook may lead you to the funding partners who can make them happen.

Introduction

From the federal tax incentives to the generous mortgage programs for first-time homebuyers, the bias is clear: Our society favors home ownership over renting. Homeowners generally want other owners as neighbors. They fear their property values will be negatively affected by nearby rental units, even though research shows this to be a fallacy. Rental units, regardless of the income level they cater to, carry an unspoken stigma that they are somehow less worthy than ownership units. And "affordable housing" is only starting to lose some of its sting as the Housing Minnesota campaign teaches us that many workers we rely upon daily cannot afford housing for their families.

On top of our bias toward homeownership, we continue to have an atypical situation in our rental market: Our vacancy rate, which is considered full at 5 percent, is currently at 2 percent or lower. Landlords have the upper hand, and families with income constraints have the hardest time finding units they can rent. Rental assistance vouchers are getting returned unused because families cannot find a housing match. Meanwhile rents are rising with inflation at a rate approaching 10 percent a year. With compound interest, rates like that affect everyone. All are discriminated against.

What would help ease the situation is an influx of new rental units. And not every new unit needs to qualify as affordable in order to lessen the vice grip we're experiencing. At this point even luxury rentals would be helpful, because it takes all kinds of rental units to ease the market on the affordable end. Every new unit makes a difference.

Affordable housing remains very expensive to build. There are tax benefits and subsidies available, but the process of developing new units remains competitive and complex. Approval from city councils and zoning boards is hard-won, and it's a long haul from a project concept to a grand opening.

Right now there is a high awareness of the need for affordable housing in the Twin Cities. This awareness provides political cover to reluctant elected officials to support the development of new projects. Now is the time for nonprofit developers to aggressively pursue opportunities for new affordable housing. This funding sourcebook may lead you to the funding partners who can make them happen.

Primary Funding Sources

Agency: Federal Home Loan Bank of Des Moines
Funding Program: Affordable Housing Program (AHP)

Primary Funding Sources

For the purposes of this Funding Sourcebook, Primary Funding Sources are defined as federal, state and local resources that provide major funds to assist in the development of affordable housing. Primary funders provide their own capital, or in some cases are channeled through city or county administrators who distribute the primary funding. Major examples of primary funders are the US Department of Housing and Urban Development and the Minnesota Housing Finance Agency.

Many of the funding programs in this section refer to the fact that they are part of "MHIG's Super RFP." MHIG stands for the Metropolitan Housing Investment Group, a consortium of the following funders: the Minnesota Housing Finance Agency, the Metropolitan Council, the Minneapolis Public Housing Agency, and the Family Housing Fund of Minneapolis and St. Paul. Applicants work through MHFA's application process for these programs. The Request for Proposals is generally published in December and May/June, with funding decisions made in April and October.

Contact(s)

Rental: Carl Kinney, ext. 1102 or Tami Nowicka, ext. 1034
Homeownership in MN: Carol Wells, ext. 1081
Federal Home Loan Bank of Des Moines
907 Walnut Street
Des Moines, IA 50309
Phone: 1-800-544-3452 or 515-281-1000
Web site: www.fhlbdm.com

Primary Funding Sources

Agency	Federal Home Loan Bank of Des Moines
Funding Program	Affordable Housing Program (AHP)

Description	A twice-a-year competitive grant program which benefits projects targeting families at or below 80 percent of the area median income. The Affordable Housing Program Implementation Plan is generally revised annually, with changes to scoring criteria.
Type of Funding	New construction gap financing; rehab gap funding; homebuyer assistance; construction financing; funding for infrastructure.
Who may apply	The sponsor and owner must sign the application along with the Home Loan Bank member.
Eligible uses	A project must be either a residential owner-occupied or rental project. As of 2001, increased scoring points are allowed for rental and homeownership housing projects proposing construction or purchase on infill lots.
Amount	The FHLB has funded over \$27 million to Minnesota recipients since 1990 through its AHP. Maximum request for each application is \$500,000. Approximately \$13.3 million was available in 2001 for 5+ eligible states (Minnesota is the largest recipient).
Restrictions	Applications must be able to demonstrate the feasibility of the proposed project.
Application Cycle	Two semi-annual funding application rounds: first round is February through March; second round is August through September. Preliminary application reviews prior to deadlines are possible; first contact a staff member by phone to request such a review.
Contact(s)	Rental: Carl Kinney, ext.1102 or Terri Rosonke, ext.1084 Homeownership in MN: Carol Wells, ext.1081 Federal Home Loan Bank of Des Moines 907 Walnut Street Des Moines, IA 50309 Phone: 1-800-544-3452 or 515-281-1000 Web site: www.fhlbdm.com

Primary Funding Sources

Agency	Federal Home Loan Mortgage Corporation (Freddie Mac)
Funding Program	Multifamily Products

Description	Freddie Mac offers a variety of targeted initiatives nationally to assist developers of affordable housing. These include Forward Commitments, Bond Credit Enhancements, Low-Income Housing Tax Credit Investments, and Negotiated Transactions (securitizing pools of small multifamily mortgages).
Type of Funding	Federal funds and low interest loans
Who may apply	For-profit and nonprofit developers
Eligible uses	Freddie Mac provides a wide range of options to help developers finance the acquisition, refinance, moderate rehabilitation and new construction of affordable multifamily properties.
Amount	Loan amounts vary widely depending upon the program. Contact a Freddie Mac representative for more information.
Restrictions	Restrictions vary depending upon program.
Application Cycle	Contact a representative for application materials and timelines.
Contact(s)	Mr. Kevin Filter, President Glaser Financial Group, Inc., Saint Paul, MN Phone: (651) 603-5052; Web site: www.glaser.com or Mr. Lawrence Stephenson, Senior Vice President NorthMarq Capital, Bloomington, MN Phone: (952) 356-0080; Web site: www.northmarq.com or Mr. Michael R. Meents, President Towle Financial Services, Minneapolis, MN Phone: (612) 347-9310; Web site: www.towlefin.com

Primary Funding Sources

Agency	Federal National Mortgage Association (Fannie Mae)
Funding Program	Affordable Financing

Description	Fannie Mae provides a variety of affordable financing products for the development of affordable housing.
Type of Funding	Federal funds and low interest loans
Who may apply	For-profit and nonprofit developers
Eligible uses	Affordable housing is defined as properties with income and occupancy standards that meet or exceed those of the Federal Low Income Housing Tax Credit Program.
Amount	Loan amounts vary widely depending upon the program. Contact a Fannie Mae representative for more information.
Restrictions	Affordable housing is defined as properties with income and occupancy standards that meet or exceed those of the Federal Low Income Housing Tax Credit Program.
Application Cycle	Contact a representative for application materials and timelines.
Contact(s)	Local delegated underwriting and servicing (DUS) lender: Kevin Filter, President Glaser Financial Group, Inc. 2550 University Avenue West, Suite 310N St. Paul, MN 55114 Phone: (651) 644-7694 For general information, see Web site: www.fanniemae.com/multifamily/index.html

Primary Funding Sources

Agency	Hennepin County
Funding Program	Affordable Housing Incentive Fund (AHIF)

Description	The RFP is patterned after the HOME program administered by Hennepin County. AHIF funding should be used for capital gap funding of "last resort." The applicant must demonstrate that AHIF is a vehicle to leverage other public/private funding. CDBG funding is encouraged as one source of leveraged funding.
Type of Funding	The type, terms and conditions of assistance provided will vary depending on the needs outlined in each application, the availability of funding resources, and type of activity. Generally a loan will be offered.
Who may apply	Eligible applicants include governmental agencies, Community Housing Development Organizations (CHDO's), community-based organizations, Community Action Agencies, nonprofit and for-profit entities, and tribal organizations.
Eligible uses	Rental units, home ownership units, new construction, substantial and moderate rehabilitation, preservation of existing viable units, transitional housing, and rental housing with a mixed income rental structure, providing that all AHIF-assisted units meet AHIF criteria.
Amount	2001 grants ranged from \$25,000 to \$500,000, with an average grant size of \$250,000. 14 grants were made for a total of \$3 million in 2001. A sample grant was for CCHT's Lamoreaux Opportunity Housing for \$300,000 in 2001.
Restrictions	The application must demonstrate municipal support to be eligible for funding.
Application Cycle	Annual, with a deadline of July 19 in 2001. The review coincides with MHFA's Super RFP timeline.
Contact(s)	Rod Waara Hennepin County Office of Planning and Development Development Planning Unit 10709 Wayzata Boulevard, Suite 260 Minnetonka, MN 55305 Phone: 952-541-7080; E-mail: rod.waara@co.hennepin.mn.us

Primary Funding Sources

Agency Metropolitan Council

Funding Program Housing Bond Credit Enhancement Program

Description In 1994, the Minnesota Legislature authorized the Metropolitan Council to establish a housing bond credit enhancement program. Under the law, the Council may pledge its full faith and credit and taxing powers to back up to \$20 million in locally issued qualified housing bonds. The purpose of the program is to diversify throughout the region the availability of housing by type and price to allow access to employment opportunities and meet housing needs of residents as their financial needs or lifestyles change.

Type of Funding Bonds

Who may apply Local authorities with housing and redevelopment authority powers

Eligible uses Only developments proposing housing for families, particularly large families requiring three or more bedrooms, are eligible. Acquisition/rehabilitation and new construction of permanent housing are eligible. Scattered site housing projects are permitted.

Amount Awards are limited to \$3 million per project and applicant. This limitation applies only to that portion of the project secured by the Council's full faith and credit pledge.

Restrictions 100% of the units assisted must be occupied by families with incomes less than 60% of area median income adjusted by family size. Maximum rent limits shall not exceed 30% of 50% of area median income by unit size. Housing must be owned by the HRA, or local agencies with HRA powers. City sewer and water to housing developments is required. Projects must be within the legal jurisdiction of the Met Council.

Application Cycle Applicants should request application packets from Metro HRA staff.

Contact(s) Mary Ahern
Metropolitan Council
Mears Park Center
230 East Fifth Street
St. Paul, MN 55101
Phone: 651-602-1605
Fax: 651-602-1313
E-mail: mary.ahern@metc.state.mn.us

Primary Funding Sources

Agency	Metropolitan Council
Funding Program	Livable Communities Demonstration Account

Description	The Livable Communities program has awarded \$27.2 million to 45 demonstration projects in 27 communities to create models of mixed-use, compact, walkable and transit-friendly development that integrates jobs, transportation and housing.
Type of Funding	Local grants and loans
Who may apply	Municipalities participating in the Livable Communities program
Eligible uses	New development, redevelopment or infill development. Projects must provide links with transit, link affordable housing with employment growth, create mixed use compact development, promote economic integration and encourage public infrastructure that improves linkages to employment opportunities.
Amount	\$6 million total available in 2001; awards average \$500,000 to \$1 million.
Restrictions	Must be considered a model project.
Application Cycle	Annual; phase one applications due in May; favored applicants are invited to submit phase two applications by September; funds available in next fiscal year.
Contact(s)	Joanne Barron Metropolitan Council Mears Park Center 230 East Fifth Street St. Paul, MN 55101 Phone: 651-602-1385

Contact(s)	Joanne Barron Metropolitan Council Mears Park Center 230 East Fifth Street St. Paul, MN 55101 Phone: 651-602-1385
Application Cycle	Annual; phase one applications due in May; favored applicants are invited to submit phase two applications by September; funds available in next fiscal year.

Primary Funding Sources

Agency	Metropolitan Council
Funding Program	Local Housing Incentives Account Program
Description	The Metropolitan Livable Communities Act created the Local Housing Incentives Account (LHIA) which authorizes the Metropolitan Council to make grants to eligible municipalities to meet negotiated affordable and life-cycle housing goals that are consistent with and promote the policies of the Metropolitan Council. The LHIA provides incentives for municipalities to create and/or maintain affordable and life-cycle housing opportunities.
Type of Funding	Grants
Who may apply	Municipalities in the seven-county region
Eligible uses	For certain costs associated with projects that help municipalities meet their housing goals, including, but not limited to, acquisition, construction, preservation and rehabilitation of permanent affordable and life-cycle housing. Projects proposing homeownership opportunities for families with low and moderate incomes are strongly encouraged.
Amount	In 2000, \$949,400 was allocated to the Local Housing Incentives Account Program.
Restrictions	Must be matched 1:1 by municipality participating in Livable Cities for projects that will meet negotiated housing goals.
Application Cycle	Part of MHIG's Super RFP. The RFP is generally published in December and May/June, with funding decisions made in April and October.
Contact(s)	Guy Peterson Metropolitan Council Mears Park Center 230 East Fifth Street St. Paul, MN 55101 Phone: 651-602-1418 Fax: 651-602-1442 E-mail: guy.peterson@metc.state.mn.us

Primary Funding Sources

Agency Minneapolis Community Development Agency (MCDA)

Funding Program Multi-Family Rental and Cooperative Housing Program

Description	The primary objective of this program is to provide gap financial assistance for the production of affordable rental and cooperative units. The primary sources of funds for this program are federal HOME funds and CDBG funds. The Multi-Family Program resources will be allocated evenly between impacted areas and non-impacted areas (map available from MCDA).
Type of Funding	Gap financing
Who may apply	For-profit or nonprofit developers planning to build affordable units in Minneapolis
Eligible uses	Affordable housing emphasis in impacted census tracts will be preservation, rehabilitation, and stabilization. Affordable housing emphasis in non-impacted census tracts will be construction and positive conversion (conversion from non-affordable units or non-residential property to affordable rental housing). Nonprofit developers may be eligible to receive up to \$30,000 of Nonprofit Development Assistance Funds (\$2,000 per first 7 units; \$1,500 for next 8 units; \$1,000 for each additional unit).
Amount	The MCDA had approximately \$3,500,000 available for the Multi-Family Program in the February 2001 round.
Restrictions	All City/MCDA financially assisted rental housing projects of 10 units or more shall have at least 20% of the units affordable at or below 50% of median family income. 70% of the affordable housing funds will be allocated to units with 2 or more bedrooms; 30% will be for units with 0 to 1 bedrooms.
Application Cycle	RFP is announced in January, and applications are due in late February. No late proposals accepted. The MCDA selects projects to be funded in May.
Contact(s)	Donna Wiemann Minneapolis Community Development Agency Crown Roller Mill, 105 5th Avenue South, Suite 200 Minneapolis, MN 55401 Phone: 612-673-5257; E-mail: Donna.Wiemann@mcd.org

Primary Funding Sources

Agency	Minneapolis Community Development Agency (MCDA)
Funding Program	Tax Increment Financing

Description	Tax increment financing districts may be created for the purpose of financing housing development for persons of low and moderate income. Resources derived from tax increment may be applied to qualifying costs, including a "pay as you go" component. Communities with HRAs may also want to consider using their tax levying authority to support affordable housing development.
Type of Funding	Revenues derived from tax increment
Who may apply	Private and nonprofit developers
Eligible uses	MCDA's objectives for TIF districts: Create more living-wage jobs; attract and expand new and existing services, developments and employers; increase city's property tax base and maintain its diversity; clean contaminated land for redevelopment; support neighborhood retail services, commercial corridors and employment hubs; enhance and preserve unique urban features and amenities.
Amount	Amount of tax increment varies depending upon the size of the site and the kind of redevelopment activity proposed. Developers are charged an application fee based upon the tax increment principal of the project.
Restrictions	Only those public improvements and public redevelopment costs directly associated with or needed to service the proposed development plan or project should be financed through tax increment. Proposals must meet the state's "but for" clause — i.e., but for the use of tax increment, a given proposal could not proceed.
Application Cycle	Contact the MCDA for further information on setting up new tax increment districts.
Contact(s)	Other municipalities create their own tax increment districts. Contact your local community development agency or city department. Jerry Boardman, Director of Housing Development Minneapolis Community Development Agency Crown Roller Mill, 105 5th Avenue South, Suite 200 Minneapolis, MN 55401 Phone: 612-673-5128

Primary Funding Sources

Agency	Minneapolis Public Housing Authority (MPHA)
Funding Program	Minnesota Housing Opportunity Program (MHOP)

Description	The Metropolitan Housing Opportunities Program (MHOP) is MPHA's program to finance and develop replacement public housing units in the suburbs. The program provides new construction and operating subsidies resulting from the Hollman consent decree. A PILOT (Payment in Lieu of Taxes) cooperation agreement is required for the assisted units.
Type of Funding	HUD grants
Who may apply	Municipalities and nonprofit developers
Eligible uses	Assist with the acquisition, new construction and rehabilitation costs to develop replacement public housing units in the suburbs.
Amount	Contact the public information coordinator for more information on amounts of funding available.
Restrictions	Most MHOP units are owned by the area housing authority, not the project owner, but other forms of ownership may be considered. At HRA sites, occupancy and rents for the units are regulated.
Application Cycle	Part of MHIG's Super RFP. The RFP is generally published in December and May/June, with funding decisions made in April and October.
Contact(s)	For more information, contact: Bill Paterson, Public Information Coordinator Minneapolis Public Housing Authority 1001 Washington Avenue North Minneapolis, MN 55401-1043 Phone: (612) 342-1399; E-mail: wpaterson@mplspha.org

Primary Funding Sources

(AFHM) y Agency Minneapolis Public Housing Authority (MPHA)

Funding Program Project-Based Assistance Program

Program (EDHC)

Description	MPHA's objectives for the Project-Based Assistance Program are to contribute to the upgrading and long-term viability of the area's housing stock; to increase the supply of affordable housing in areas with less than the regional average of affordable housing; to integrate housing and tenant services such as education, job training and day care; to disperse concentrations of assisted families; and to promote the merger of public, semi-public or nonprofit agencies or organizations to provide affordable housing with tenant services.
Type of Funding	Units of subsidy
Who may apply	Owners, developers or other ownership teams
Eligible uses	Proposals will be accepted from applicants who agree to rehabilitate or construct dwelling units for occupancy by tenants eligible for Section 8 rental assistance. Almost any type of newly constructed or existing structures, including single-family housing and multifamily structures may be used for Project-Based Assistance. For the proposed project to qualify as rehabilitation, existing structures must require a minimum expenditure of \$1,000 per assisted unit, including the unit's pro-rated share of work to be accomplished on common areas or systems.
Amount	In January 2001, the MPHA had up to 300 units of subsidy available for use.
Restrictions	Properties must be located in the City of Minneapolis. Funding for the construction or rehab of the dwelling units must be arranged independently, as such funds are not available through the MPHA.
Application Cycle	The MPHA accepts applications through its Super RFP process as well as through the MCDA program announcement in January.
Contact(s)	Dean Carlson Minneapolis Public Housing Authority 1001 Washington Avenue North Minneapolis, MN 55401-1043 Phone: 612-342-1490

Primary Funding Sources

Agency	Minnesota Housing Finance Agency (MHFA)
Funding Program	Affordable Rental Investment Fund (ARIF)

Description	First or subordinated loans for new construction, acquisition/rehabilitation of permanent affordable rental housing. Provides deferred 0-1% interest financing for 30 years. ARIF is the major source of deferred loan funding.
Type of Funding	Deferred loans
Who may apply	Limited dividend profit or nonprofit entities, cities and HRAs
Eligible uses	New construction, acquisition or rehabilitation of permanent low-income rental housing with four or more units.
Amount	Approximately \$2 million is available in the spring and \$5 million in the fall. Loan amounts relate to a geographic allocation plan.
Restrictions	Tenants may earn up to 80% of income. Rents must be affordable to households at 50% of median income level or no more than HUD Fair Market Rent, whichever is less.
Application Cycle	Part of MHFA's Super RFP. The RFP is generally published in December and May/June, with funding decisions made in April and October.
Contact(s)	Brenda Nieland Minnesota Housing Finance Agency 400 Sibley Street, Suite 300 St. Paul, MN 55101-1998 Phone: 651-297-5136; Fax: 651-296-7608 Web site: www.mhfa.state.mn.us

Primary Funding Sources

Agency	Minnesota Housing Finance Agency (MHFA)
Funding Program	Economic Development and Housing Challenge Program (EDHC)

Description	Loans for new construction/acquisition/rehabilitation of both single family and multifamily housing to support economic development activities or job creation/retention. Program was revised in January 2002 (after completion of this sourcebook). Be sure to get current information on this program prior to making an application.
Type of Funding	0-1% interest rate, 30-year term deferred loans, or grants
Who may apply	For-profit and nonprofit entities, cities, HRAs or limited dividend.
Eligible uses	Serves households with incomes up to 115% of greater of state or area median income (single family), (multifamily-rental is up to 80% of greater...) and requires local and employer contribution and addresses housing needs of local workforce.
Amount	MHFA's goal is that the EDHC provides a 1:1 match for the total of employer, local, philanthropic, religious, and charitable contributions.
Restrictions	Eligible proposals must have employee contribution and local government, philanthropic, religious, or charitable contribution (EDHC provides up to 1:1 match for total of contributions). Rents must be affordable based on area job wage levels. May be further restricted based on other sources of funding.
Application Cycle	Part of MHIG's Super RFP. The RFP is generally published in December and May/June, with funding decisions made in April and October.
Contact(s)	Brenda Nieland Minnesota Housing Finance Agency 400 Sibley Street, Suite 300 St. Paul, MN 55101-1998 Phone: 651-297-5136; Fax: 651-296-7608 Web site: www.mhfa.state.mn.us

Primary Funding Sources

Agency	Minnesota Housing Finance Agency (MHFA)
Funding Program	Housing Tax Credit (HTC) Program

Description	Federal income tax credit awarded by MHFA or sub-allocators (such as the City of St. Paul and MCDA) to equity investors in rental housing that will meet income and rent restrictions for at least 15 years; IRS program that facilitates corporate equity investment. Primary source of private investment. Developments financed with tax credits may obtain equity for their project by passing through the value of the credits to a limited partner investor. The limited partner may be made up of a group of local investors, or the development may be pooled with other HTC projects and the benefits passed through to national corporate investors.
Type of Funding	Investor equity generated through Federal Income Tax Credit
Who may apply	Nonprofit and for-profit sponsors are eligible applicants, as well as limited liability entities. Qualified buildings include residential property that is a townhouse, rowhouse, apartment building or duplex.
Eligible uses	Program provides reduced federal income liability for qualifying property owners who agree to rent to low- and moderate-income tenants.
Amount	Limited to \$350,000 annual credit per development over 10-year period.
Restrictions	Rents for 20% of the units must be affordable to tenants at 50% of median family income, or 40% of units must be affordable to tenants at 60% of median income. Tax credit investment is currently \$.80/\$1.00. The units must be rented to low- and moderate-income tenants for at least 15 years.
Application Cycle	Two competitions each year.
Contact(s)	Susan Haugen Minnesota Housing Finance Agency 400 Sibley Street, Suite 300 St. Paul, MN 55101 Phone: 651-296-9848 Web site: www.mhfa.state.mn.us

Primary Funding Sources

Agency	Minnesota Housing Finance Agency (MHFA)
Funding Program	Housing Trust Fund Program (HTF)

Description	Provides funds for the development, construction, acquisition, preservation, and rehabilitation of low-income rental housing. 20-year, no-interest deferred loan to serve tenants at 30% of median income. Program was revised in January 2002 (after completion of this sourcebook). Be sure to get current information on this program prior to making an application.
Type of Funding	Deferred, forgiven loans without interest
Who may apply	Individuals, nonprofit entities, for-profit entities, Minnesota Housing and Redevelopment Authorities, and cities
Eligible uses	The development, construction, acquisition, preservation and rehabilitation of low income rental housing. Now may also be used for capital, operating costs and rental assistance.
Amount	Funds available depend upon state appropriation.
Restrictions	At least 75% of the development or 100% of the units funded with the Housing Trust Fund must be rented to persons who earn less than 30% of the Minneapolis/St. Paul area median income.
Application Cycle	Part of MHIG's Super RFP. The RFP is generally published in December and May/June, with funding decisions made in April and October.
Contact(s)	Denise Holter Minnesota Housing Finance Agency 400 Sibley Street, Suite 300 St. Paul, MN 55101-1998 Phone: 651-297-4294; Fax: 651-296-7608 Web site: www.mhfa.state.mn.us

Primary Funding Sources

(MHFA) Agency Minnesota Housing Finance Agency (MHFA)

Funding Program Innovative Housing Loan Program

Description The program provides a pool of funds to be used for encouraging innovations in the development or rehabilitation of single or multifamily residential housing.

Type of Funding Interim financing

Who may apply For-profit and nonprofit entities

Eligible uses Funds may be used for projects involving innovations in construction materials, methods, equipment, design, marketing, financing, and/or other areas.

Amount Contact the MHFA for information on funding availability.

Restrictions Loan requires repayment after two years.

Application Cycle Contact the MHFA for more information.

Contact(s) Minnesota Housing Finance Agency
400 Sibley Street, Suite 300
St. Paul, MN 55101-1998
Phone: 651-296-7608 or 1-800-657-3769; Fax: 651-296-7608
Web site: www.mhfa.state.mn.us

Application Cycle

Contact(s)

Primary Funding Sources

Agency	Minnesota Housing Finance Agency (MHFA)
Funding Program	Low and Moderate Income Rental Program (LMIR)

Description	LMIR provides an ongoing pipeline of first mortgage financing which allows for the acquisition and rehabilitation, refinance and rehabilitation, or new construction of rental housing. LMIR offers long-term fixed rate financing, currently 6.5% for 30 years.
Type of Funding	First mortgage amortizing debt
Who may apply	Limited dividend and nonprofit sponsors
Eligible uses	Acquisition/rehabilitation, refinance/rehabilitation or new construction of rental housing for low- and moderate-income persons. The MHFA is willing to consider innovative housing ideas that involve new construction or substantial rehabilitation. General priority is for family housing. Contact the MHFA in advance to discuss these types of developments.
Amount	Minimum \$200,000. 30-year fully amortizing loan at 6.5% fixed rate.
Restrictions	Rental buildings should have 10 or more units. A \$250 application fee is required.
Application Cycle	Applications accepted through an open pipeline process.
Contact(s)	Denise Holter Minnesota Housing Finance Agency 400 Sibley Street, Suite 300 St. Paul, MN 55101-1998 Phone: 651-297-4294; Fax: 651-296-7608 Web site: www.mhfa.state.mn.us

Primary Funding Sources

Agency	Minnesota Housing Finance Agency (MHFA)
Funding Program	Minnesota Families Affordable Rental Investment Fund (MARIF)

Description	MARIF provides up to 100% of the total development cost to developers to build or rehabilitate affordable rental housing for families moving from welfare to work.
Type of Funding	0-1% interest rate deferred loans
Who may apply	Individuals, nonprofit entities, for-profit entities, Minnesota cities, Minnesota Housing and Redevelopment Authorities, Indian Tribes, cooperative housing corporations, or joint powers boards established by two or more cities.
Eligible uses	New construction, acquisition, or rehabilitation of permanent low-income housing with four or more units for current and recent MFIP participants.
Amount	\$30 million, 2-year allocation
Restrictions	MARIF funding will be done on a per room basis. MARIF basic rents will be set at fair market rents (FMR). Section 8 vouchers will be accepted for the FMR. Applicants/residents without vouchers will pay the greater of 30% of income or \$400/month (2 bedroom unit). As resident incomes increase and they move toward stabilization, their rent will be adjusted annually. As incomes increase, rents will increase to the equivalent of 30% of their income, up to the FMR.
Application Cycle	Part of MHIF's Super RFP. The RFP is generally published in December and May/June, with funding decisions made in April and October. Applications also accepted through open pipeline process.
Contact(s)	Diana Lund Minnesota Housing Finance Agency 400 Sibley Street, Suite 300 St. Paul, MN 55101-1998 Phone: 651-296-7991; Fax: 651-296-7608 E-mail: diana.lund@state.mn.us; Web site: www.mhfa.state.mn.us

Primary Funding Sources

Agency Minnesota Housing Finance Agency (MHFA)

Funding Program Nonprofit Capacity Building Revolving Loan Program

Description Provides funds for predevelopment costs for low- and moderate-income housing.

Type of Funding No-interest, deferred loan, to be repaid at initial loan closing.

Who may apply Nonprofits, tribal councils and local units of government.

Eligible uses Predevelopment costs for low- and moderate-income housing.

Amount Loan limit of \$50,000.

Restrictions Must be repaid at closing of first mortgage. Tenant income limit is 80% of area median income.

Application Cycle Continuous availability. Available through administrators (Minnesota Housing Partnership, GMMHC, LISC)

Contact(s) Julie LaSota
Minnesota Housing Finance Agency
400 Sibley Street, Suite 300
St. Paul, MN 55101-1998
Phone: 651-296-9827; Fax: 651-296-7608
E-mail: julie.lasota@state.mn.us
Web site: www.mhfa.state.mn.us

Application Cycle Continuous availability. Available through administrators (Minnesota Housing Partnership, GMMHC, LISC)

Contact(s) Brian Riley
Minnesota Housing Finance Agency
400 Sibley Street, Suite 300
St. Paul, MN 55101-1998
Phone: 651-296-7612; Fax: 651-296-7608
Web site: www.mhfa.state.mn.us

Primary Funding Sources

Agency	Minnesota Housing Finance Agency (MHFA)
Funding Program	Preservation Affordable Rental Investment Fund Program (PARIF)

Description	First or subordinated loans for acquisition/rehabilitation, debt restructuring or equity takeout of permanent rental housing with project-based federal assistance. Similar to ARIF; targeted to existing units that might be lost through conversion to market rate.
Type of Funding	0-1% interest rate deferred loans
Who may apply	Limited dividend and nonprofit sponsors (preference to nonprofit or local governments)
Eligible uses	Acquisition, rehabilitation, debt restructuring, equity takeout for existing rental housing in jeopardy of losing project-based federal assistance (i.e., Section 8, Section 236 Interest Reduction, Contract, Rural Development 515, etc.)
Amount	\$10 million available yearly, coterminus with federal assistance being preserved.
Restrictions	Rent restrictions per the federal subsidy being preserved.
Application Cycle	Part of MHIG's Super RFP. The RFP is generally published in December and May/June, with funding decisions made in April and October. Applications also accepted through open pipeline process.
Contact(s)	Julie LaSota Minnesota Housing Finance Agency 400 Sibley Street, Suite 300 St. Paul, MN 55101-1998 Phone: 651-296-9827; Fax: 651-296-7608 E-mail: julie.lasota@state.mn.us Web site: www.mhfa.state.mn.us

Primary Funding Sources

Agency Minnesota Housing Finance Agency (MHFA)

Funding Program Rental Rehabilitation Loan Program

Description	The purpose of the Rental Rehabilitation Loan Program is to help owners of smaller rental properties finance improvements to their investment properties, occupied by persons or families that have an income less than 80% of the statewide median income.
Type of Funding	Installment loans
Who may apply	Private individuals, corporations, partnerships, nonprofit organizations, community development organizations.
Eligible uses	Eligible improvements include those to comply with health, building, fire prevention, parking and housing maintenance codes; permanent general improvements may include additions, alterations, renovations, or repairs upon or in connection with existing structures which preserve or improve the property; accessibility improvements; sewage improvements; built-in kitchen appliances; carpeting; energy audits and architectural services.
Amount	Simple interest rate of 6%, 15-year term; up to \$25,000 available per single-family structure, up to \$10,000 per unit available for multifamily structures up to a maximum loan of \$100,000 per structure. Minimum loan amount is \$1,000.
Restrictions	The loan is non-assumable, and due on sale. Work must be completed within nine months from the date of the loan and the property must meet Section 8 Housing Quality Standards upon completion of the rehabilitation. Ineligible improvements include outbuildings, fireplaces, recreational or entertainment facilities, assessments for public improvements; construction of additional units.
Application Cycle	Continuous availability.
Contact(s)	Brian Riley Minnesota Housing Finance Agency 400 Sibley Street, Suite 300 St. Paul, MN 55101-1998 Phone: 651-296-7612; Fax: 651-296-7608 Web site: www.mhfa.state.mn.us

Primary Funding Sources

Agency	US Department of Housing and Urban Development (HUD)
Funding Program	Community Development Block Grants (CDBG)

Description	The Community Development Block Grant (CDBG) program aims to ensure decent affordable housing for all, and to provide services to the most vulnerable in our communities, to create jobs and expand business opportunities.
Type of Funding	Federal HUD program administered by entitlement communities
Who may apply	Nonprofit organizations
Eligible uses	Housing rehabilitation (loans and grants to homeowners, landlords, nonprofits, developers); new housing construction (only by nonprofits); purchasing land and buildings; construction of public facilities such as shelters for homeless; construction of neighborhood service centers or community centers; code enforcement, demolition or relocation funds for those displaced by CDBG projects; making buildings accessible to elderly and handicapped; public services such as employment services, health and child care.
Amount	Applications are made to the Entitlement Community and allocations are based on availability of funds in the annual plan.
Restrictions	CDBG funds are generally restricted to acquisition. Funds may not be used for new construction except by eligible organizations.
Application Cycle	Varies among the entitlement communities. Contact the appropriate representative for your area for more information on deadlines.
Contact(s)	Anoka County: Karen Skepper, 763-323-5709; City of Minneapolis: Gaynell Schandel, 612-673-2348; City of St. Paul: Brian Sweeney, 651-266-6628; Dakota County: Lee Smith, 651-423-8117; Hennepin County: Gary Cunningham, 612-348-4466; Ramsey County: Judy Karon, 651-266-8006; Washington County: Martina Johntz, 651-430-6000

Primary Funding Sources

Agency US Department of Housing and Urban Development (HUD)

Funding Program Dollar Homes Program

Description HUD allows local governments to purchase HUD-owned homes which have been offered to the public for sale for six or more months and are not presently under a sales contract for \$1 each (plus closing costs). The Dollar Homes initiative is intended to create housing for families in need and to benefit neighborhoods.

Type of Funding Foreclosed properties available for \$1

Who may apply Local governments

Eligible uses Local governments can partner with local non-profit homeownership organizations or tap into existing local programs to resell the homes to low- and moderate-income residents of the community. The local governments will be required to purchase the properties and convey them to the nonprofit organizations for rehabilitation and resale to first-time homebuyers.

Amount The Dollar Homes program is not a funding source per se; it makes homes available for \$1 after six months on the market.

Restrictions Nonprofit organizations and entities such as housing authorities are not permitted to directly purchase properties under this sales program, but they may be identified by the local government to act as its agent to purchase these properties. Nonprofits must first be approved by HUD; see instructions at this site: <http://www.hud.gov/groups/grantees.cfm>.

Application Cycle Homes may be purchased at any time. Watch the following web site for homes in your area: www.firstpreston.com.

Contact(s) Anita Olson
US Dept. of Housing and Urban Development
220 Second Street South
Minneapolis, MN 55401
Phone: (612) 370-3000, x2289
E-mail: anita_olson@hud.gov

Primary Funding Sources

Agency	US Department of Housing and Urban Development (HUD)
Funding Program	Emergency Shelter Grant (ESG)

Description	The Emergency Shelter Grant monies from the Department of Housing and Urban Development (HUD) have been reserved for rehabilitation of either existing congregate, transitional housing facilities serving homeless families with children or emergency shelters for the homeless.
Type of Funding	Federal HUD program administered by entitlement communities
Who may apply	Organizations with the experience and capacity to undertake the proposed rehabilitation project
Eligible uses	Renovation, major rehabilitation, or conversion of buildings for use as emergency shelter; up to 30% on essential services for the homeless; up to 30% on homeless prevention efforts; and shelter operating costs, such as maintenance, insurance, utilities, rent, and furnishings (no more than 10% for operating staff costs).
Amount	In 2001, Congress allocated approximately \$150 million in Emergency Shelter Grants total to all states. The City of Minneapolis had \$796,777 of ESG monies to disburse in 2001.
Restrictions	Shelter funds only. The rehab must be completed within one or two years of receipt of funds. Upon completion of the renovation, the facility must be used as transitional housing or an emergency shelter for a minimum of ten years. Priority is given to those projects which make larger capital requests (in excess of \$50,000); requests with a realistic, detailed scope of work and projected costs; projects with potential for leveraging other funds to help cover rehab costs.
Application Cycle	Varies among the entitlement communities. Contact the appropriate representative for your area for more information on deadlines.
Contact(s)	City of Minneapolis: Gaynell Schandel, 612-673-2348; City of St. Paul: Brian Sweeney, 651-266-6628; Hennepin County: Gary Cunningham, 612-348-4466

Primary Funding Sources

Agency US Department of Housing and Urban Development (HUD)

Funding Program Empowerment Zone

Description The federal, urban Empowerment Zone (EZ) initiative is a job creation, economic development strategy for America's inner cities. A 10-year initiative, its purpose is to create jobs and business opportunities in the most economically distressed areas of cities. Minneapolis is a Round II urban Empowerment Zone, designated in January 1999.

Type of Funding Tax incentives, direct funding, and "extra points" in federal grant applications

Who may apply Varies depending upon program

Eligible uses Objectives include commercial corridor revitalization, new and redeveloped housing and training programs, community-based services, and enhanced K-12 education services. Tax incentives include the Welfare-to-Work Tax Credit, the Work Opportunity Tax Credit, Environmental Cleanup Deduction, Tax Exempt Bond Financing, Increased Section 179 Deduction, and Qualified Zone Academy Bonds.

Amount Direct funding totals \$11.66 million from 1999-2001, with \$5 million available in 2001. The State of Minnesota has \$8.8 million in state bonding. In addition, over \$32 million in federal grants have been received by applicants with "extra points."

Restrictions Some of the tax incentives must be used by businesses located in the Empowerment Zone, while others do not require location in the EZ (such as the Welfare-to-Work Tax Credit, the Work Opportunity Tax Credit, and the Environmental Cleanup Deduction).

Application Cycle Contact the EZ office for further information and/or copies of IRS Publication 954: Tax Incentives for Empowerment Zones.

Contact(s) Mr. Kim W. Havey, director
Office of the Minneapolis Empowerment Zone
350 South Fifth Street, Room 200
Minneapolis, MN 55415
Phone: 612-673-5415
E-mail: kim.havey@ci.minneapolis.mn.us
Web site: www.ci.minneapolis.mn.us/ez

Primary Funding Sources

Agency	US Department of Housing and Urban Development (HUD)
Funding Program	HOME Investment Partnership Program

Description	The HOME program is a formula grant of federal housing funds to states and local jurisdictions. Local jurisdictions are larger cities and consortia of smaller communities (called "Participating Jurisdictions"). During 2001, Congress appropriated \$1.7 billion that was allocated by formula to approximately 500 communities and states.
Type of Funding	HOME funds may be used for grants, direct loans, loan guarantees or other forms of credit enhancement, or rental assistance or security deposits.
Who may apply	Nonprofit organizations may apply to be part of their city or county's Consolidated Plan application.
Eligible uses	Eligible uses of funds vary from county to county. Generally, eligible uses include rental housing production and rehabilitation loans and grants; new construction; first-time homebuyer assistance; rehabilitation loans for homeowners; tenant-based rental assistance (2-year renewable contracts).
Amount	Applications are made to the Entitlement Community and allocations are based on availability of funds in the annual plan.
Restrictions	Both rent and income eligibility restrictions apply. Of the project units, 20% must be rented to households with incomes below 50% of median; 70% rented to households with incomes less than 60% of median and the remaining 10% of units may be rented to households with incomes less than 80% of median. At least 20% of the units must be affordable to households at the 50% of median income level while the remainder may rent for FMR or at rents affordable to households at 65% of median. Affordability period for new construction is 20 years. Repayment terms and conditions are locally determined.
Application Cycle	Varies among the entitlement communities. Contact the appropriate representative for your area for more information on deadlines.
Contact(s)	City of Minneapolis: Gaynell Schandel, 612-673-2348; City of St. Paul: Brian Sweeney, 651-266-6628; Dakota County: Lee Smith, 651-423-8117; Hennepin County: Gary Cunningham, 612-348-4466

Primary Funding Sources

Agency US Department of Housing and Urban Development (HUD)

Funding Program Housing Opportunities for Persons with AIDS (HOPWA)

Description Provides housing and support services to nonprofits and jurisdictions rental housing for persons and families with HIV/AIDS. Rents must be affordable at 80%.

Type of Funding Federal HUD program administered by entitlement communities

Who may apply Nonprofit sponsors with demonstrated ability to operate a rental program and Minnesota units of local government.

Eligible uses Housing information and coordination services; acquisition, rehabilitation and leasing of property; project-based or tenant-based rental assistance; homeless prevention activities; supportive services; housing operating costs; technical assistance; and administrative expenses.

Amount No grant amount limits beyond funding availability.

Restrictions Meets housing needs of persons with AIDS or HIV.

Application Cycle Annual applications due in fall of each year; date varies.

Contact(s) City of Minneapolis: Gaynell Schandel, 612-673-2348

Primary Funding Sources

Agency	US Department of Housing and Urban Development (HUD)
Funding Program	Section 223(f): Mortgage Insurance for the Purchase or Refinancing of Multifamily Housing
Description	Section 223(f) permits the restructuring of mortgages at lower interest rates to preserve an adequate supply of affordable rental housing and health care facilities. These projects usually cannot otherwise be refinanced without causing excessive rent burdens on the current tenants.
Type of Funding	Federal mortgage insurance
Who may apply	Investors, builders, developers, and owners of eligible multifamily or health care properties may apply for these loans through private HUD-approved lenders.
Eligible uses	Rental properties eligible for this mortgage insurance program must be multifamily rentals containing five or more units. Though minor repairs and improvements are permitted, the property must not require major rehabilitation and must be at least 3 years old before a loan application is filed.
Amount	The maximum loan amount may not exceed 85 percent of HUD's estimate of the value of the project. In addition, the loan may not exceed the mortgage limits per family unit, which are based on the number of bedrooms and type of structure.
Restrictions	Projects refinanced under section 223(f) may not undergo substantial rehabilitation. The maximum insurance amount on health care facilities is \$1 million.
Application Cycle	Mortgage insurance applications are submitted by FHA-approved lenders to the HUD Field Office. Typical processing time is 90 days, with loan closings scheduled between 30 and 60 days after HUD agrees all critical repairs are completed.
Contact(s)	Tim Gruenes US Dept. of Housing and Urban Development 220 Second Street South Minneapolis, MN 55401 Phone: (612) 370-3000, x2252; Fax: (612) 370-3220 E-mail: tim_p._gruenes@hud.gov

Primary Funding Sources

Agency US Department of Housing and Urban Development (HUD)

Funding Program Section 811: Supportive Housing for the Disabled

Description	The purpose of this program is to provide capital advances and operating subsidies for supportive housing for low-income people with disabilities.
Type of Funding	Nonrepayable capital advances and long-term contracts for project rental assistance
Who may apply	Private nonprofit agencies
Eligible uses	Capital advances may be used to finance the acquisition with or without rehabilitation, construction, or rehabilitation of housing to be used as supportive housing for persons with disabilities. Capital advances may cover the cost of real property acquisition, site improvement, conversion, demolition, relocation, and related expenses of supportive housing for the disabled.
Amount	The amount of a capital advance will be sufficient to cover the cost of developing the housing (under HUD guidelines). Project rental assistance is calculated based on the operating cost standard for the region, depending on area housing costs.
Restrictions	Not eligible for assistance are nursing homes, hospitals, transitional care facilities, or most intermediate care facilities. Housing must be used for the disabled for 40 years. HUD extends expiring contracts of one year at a time. The capital advance may not be repaid to extinguish the occupancy restrictions and other requirements of the program.
Application Cycle	Application packages may be obtained from the Multifamily Housing Clearinghouse, P.O. Box 6424, Rockville, MD 20850; Telephone 1-800-685-8470.
Contact(s)	Tim Gruenes US Dept. of Housing and Urban Development 220 Second Street South Minneapolis, MN 55401 Phone: (612) 370-3000, x2252; Fax: (612) 370-3220 E-mail: tim_p._gruenes@hud.gov

Intermediaries

Agency Community Solutions Fund

Funding Program Business Partnership Program (BPP)

Intermediaries

Type of Funding Distributed contributions

For the purposes of this Funding Sourcebook, Intermediaries are considered to be organizations which access primary and foundation funds and then redistribute the funds to applicants via their own programming channels. Some of the best known intermediaries are the United Way, the Family Housing Fund, and the Twin Cities Local Initiatives Support Corporation.

Amount Community Solutions Fund has a 2000 operating budget of \$400,000. Since CSP's first campaign in 1981, employees have pledged more than \$17.5 million dollars to Solutions Fund members and other donor-designated causes.

Restrictions Must be a member of the Solutions Fund. Credit also to a member of the United Way.

Application Cycle Contact the Community Solutions Fund for more information on becoming a member organization.

Contact(s) Community Solutions Fund
1619 Dayton Ave., Suite 323
St. Paul, MN 55104
Phone: 651-647-0440
Fax: 651-647-0446
E-mail: staff@solofund.org

Intermediaries

Agency Community Solutions Fund

Funding Program Business Partnership Program (BPP)

Description	Community Solutions Fund is a collaboration of 42 of the area's leading community self-help and activist organizations, serving as a central funder and resource developer for the Twin Cities social change community. Contributions to Community Solutions Fund are distributed to its member groups and collaborative projects that work to develop lasting solutions to persistent social problems.
Type of Funding	Distributed contributions
Who may apply	Member organizations
Eligible uses	All Community Solutions Fund organizations are involved in community self help, and 14 agencies improve housing, community safety, and the environment. One of the Solutions Fund's focus areas is Housing, Jobs and Neighborhoods.
Amount	Community Solutions Fund has a 2000 operating budget of \$464,827. Since CSF's first campaign in 1981, employees have pledged more than \$12.1 million dollars to Solutions Fund members and other donor-designated charities.
Restrictions	Must be a member of the Solutions Fund. Cannot also be a member of the United Way.
Application Cycle	Contact the Community Solutions Fund for more information on becoming a member organization.
Contact(s)	Community Solutions Fund 1619 Dayton Ave, Suite 323 St. Paul, MN 55104 Phone: 651-647-0440 Fax: 651-647-0446 E-mail: staff@solutionsfund.org

Intermediaries

Agency Community Solutions Fund

Funding Program Business Partnership Program (BPP)

Description	Community Solutions Fund is a collaboration of 42 of the area's leading community self-help and activist organizations, serving as a central funder and resource developer for the Twin Cities social change community. Contributions to Community Solutions Fund are distributed to its member groups and collaborative projects that work to develop lasting solutions to persistent social problems.
Type of Funding	Distributed contributions
Who may apply	Member organizations
Eligible uses	All Community Solutions Fund organizations are involved in community self help, and 14 agencies improve housing, community safety, and the environment. One of the Solutions Fund's focus areas is Housing, Jobs and Neighborhoods.
Amount	Community Solutions Fund has a 2000 operating budget of \$464,827. Since CSF's first campaign in 1981, employees have pledged more than \$12.1 million dollars to Solutions Fund members and other donor-designated charities.
Restrictions	Must be a member of the Solutions Fund. Cannot also be a member of the United Way.
Application Cycle	Contact the Community Solutions Fund for more information on becoming a member organization.
Contact(s)	Community Solutions Fund 1619 Dayton Ave, Suite 323 St. Paul, MN 55104 Phone: 651-647-0440 Fax: 651-647-0446 E-mail: staff@solutionsfund.org

Intermediaries

Agency Corporation for Supportive Housing

Funding Program Grant Programs

Description	The CSH grant program allows successful applicants great flexibility in using the funds, from funding direct social service provision to covering staff salaries (see list of eligible activities). CSH also makes Recoverable Grants, which are typically used to fund predevelopment activities where a source of repayment is identified but not committed.
Type of Funding	Grants
Who may apply	Nonprofit developers of supportive housing
Eligible uses	General grant proceeds may be utilized to fund direct social service provision (including employment services), organizational capacity building, program startup, operating costs, staff salaries, and to support local provider coalitions and advocacy efforts. Recoverable grants are to fund predevelopment activities.
Amount	The amount, terms, conditions and legal documentation for grants varies depending on the source of funds used to make the grant. In 2001, CSH-Minnesota awarded approximately \$1.8 million in grants and loans to nonprofits undertaking supportive housing.
Restrictions	Must be for supportive housing projects linked to comprehensive services for persons who face persistent mental health, substance abuse and other chronic health challenges, and are at risk of homelessness. Recoverable grants are made for funding actions equal to \$15,000 or less, while forgivable loans are made for funding actions greater than \$15,000 (see loan programs).
Application Cycle	Contact CSH for details on how to apply for grants.
Contact(s)	Mari Moen, Program Director Corporation for Supportive Housing 2801-21st Avenue South, Suite 220 Minneapolis, MN 55407 Phone: (612) 721-3700 ext. 103; Fax: (612) 721-9903 E-mail: mari.moen@csh.org

Intermediaries

Agency Corporation for Supportive Housing

Funding Program Loan Programs

Description	CSH offers a number of loan products: Acquisition Loans; Cashflow Bridge Loans; Construction Loans; Equity Bridge Loans; Forgivable Loans; Predevelopment Loans; Recourse Loans; and Revolving Loans
Type of Funding	Variety of loans
Who may apply	Nonprofit developers of supportive housing
Eligible uses	Acquisition Loan: funds property acquisition costs to expedite securing a property. Cashflow Bridge Loan: meets an emergency need by bridging a time-delayed payment. Construction Loan: funds construction costs to expedite project development. Equity Bridge Loan: bridges a financing gap which will be covered by tax credit equity payments. Forgivable Loan: funds predevelopment activities when a source of repayment is identified but not committed (may be forgiven). Predevelopment Loan: facilitates project development, to be reimbursed by a construction or permanent loan. Recourse Loan: permits the lender to seek recourse beyond the pledged collateral. Revolving Loan: proceeds may be used for various purchases, which are repaid and drawn again; they facilitate project development by funding multiple purchases.
Amount	Loan amounts vary widely depending upon project. In 2001, CSH-Minnesota awarded approximately \$1.8 million in grants and loans to nonprofits undertaking supportive housing.
Restrictions	Must be for supportive housing projects linked to comprehensive services for persons who face persistent mental health, substance abuse and other chronic health challenges, and are at risk of homelessness. Restrictions vary depending upon loan program. Contact a CSH representative for details on programs of interest.
Application Cycle	Contact CSH for details on how to apply for these programs.
Contact(s)	Mari Moen, Program Director Corporation for Supportive Housing 2801-21st Avenue South, Suite 220 Minneapolis, MN 55407 Phone: (612) 721-3700 ext. 103; Fax: (612) 721-9903 E-mail: mari.moen@csh.org

Intermediaries

Agency Family Housing Fund

Funding Program Rental Housing

Description	The Family Housing Fund works to preserve and expand the supply of affordable rental housing in the metropolitan area.
Type of Funding	Grants and loans
Who may apply	Public agencies, nonprofit organizations, and private developers
Eligible uses	The Fund makes grants and loans to developers who create rental housing by rehabilitating housing or building new apartments and townhomes. The Fund also provides funds to preserve existing affordable rental housing in need of repairs or financial stabilization.
Amount	Since 1980, the Fund has spent a total of \$26 million to assist 133 family projects containing a total of 3,301 units of affordable rental housing.
Restrictions	None noted
Application Cycle	Contact the Family Housing Fund for more information.
Contact(s)	Tom Fulton, president Family Housing Fund Midwest Plaza West, Suite 1650 Minneapolis, MN 55402 Phone: 612-375-9644 Fax: 612-375-9648 Web site: www.fhfund.org

Intermediaries

Agency Greater Metropolitan Housing Corporation
— Twin Cities

Funding Program Predevelopment Revolving Loan Program

Description	GMHC provides technical assistance and high risk 0% to 3% predevelopment (seed) loans to organizations to assist in the development of quality affordable housing. GMHC receives no fees or income from this program.
Type of Funding	0% to 3% loans
Who may apply	Nonprofit organizations
Eligible uses	These loans cover expenses such as architectural fees, surveys, environmental and soil testing, land costs, consultants, etc., as well as bridge loans. GMHC also administers the funding during the predevelopment phase. A large variety of housing is funded under this program including multifamily rental, home ownership, co-op housing, elderly housing, transitional housing and housing for special needs (for the disabled, persons with AIDS, chemical dependencies, mental illness, frail elderly, women and family shelters, etc.). GMHC has also provided this funding for the development of charter schools, as well as commercial developments that enhance inner-city neighborhoods.
Amount	During 2000, 737 units of housing for low and moderate income persons went under construction or renovation, with a total development cost of \$60.8 million. GMHC provided \$1.87 million in 0% interest high-risk front-end loans to these projects.
Restrictions	Project must be within the Twin Cities metropolitan area.
Application Cycle	Send a letter to Carolyn Olson explaining your proposal at any time. There is no official application cycle for predevelopment loans.
Contact(s)	Carolyn Olson Greater Metropolitan Housing Corporation — Twin Cities 15 South 5th Street, Suite 710 Minneapolis, MN 55402 Phone: 612-339-0601; Fax: 612-339-0608 Web site: www.gmhctc.org E-mail: colson@gmmhc.org

Intermediaries

Agency	Greater Minnesota Housing Fund
Funding Program	Multi-Family Development Assistance Program

Description	GMHF's mission is to support the creation of affordable housing for working families in areas of economic growth throughout Greater Minnesota.
Type of Funding	Multifamily loans, typically 0-1% interest-deferred loans with the term matching that of the project's first mortgage.
Who may apply	The development team must include a financially solvent developer, contractor and architect who are able to complete the project and comply with the terms and conditions of the Greater Minnesota Housing Fund.
Eligible uses	New construction or rehab; elderly housing and transitional housing may be eligible if part of larger plan that makes existing for-sale housing available to working families or can show community need.
Amount	Greater Minnesota Housing Fund will originate low interest, deferred and 50% cash flow loans, determined on a project by project basis.
Restrictions	Not eligible for use in the metro area. Other sources of funds must be in place before the GMHF will commit its funds. The Greater Minnesota Housing Fund does not fund special needs housing or emergency shelters.
Application Cycle	Part of MHIG's Super RFP. The RFP is generally published in December and May/June, with funding decisions made in April and October. Projects received outside of the process will be evaluated on a case-by-case basis and may be referred to the RFP process.
Contact(s)	Warren Hanson, President Greater Minnesota Housing Fund 332 Minnesota Street, Suite 1301-East St. Paul, MN 55101 Phone: 651-221-1997 or 1-800-277-2258; E-mail: whanson@gmhf.com Web site: www.gmhf.com

Intermediaries

Agency Local Initiatives Support Corporation
(Twin Cities LISC)

Funding Program Capacity Building and Operating Support: Funds for
Neighborhood Development (MFND and SPFND)

Description	The Minneapolis Fund for Neighborhood Development (MFND) and the St. Paul Fund for Neighborhood Development (SPFND) provide multi-year general operating support and management assistance grants to Minneapolis and St. Paul-based CDCs respectively. Program participants are selected for 4-year grant rounds. The current round runs through December 2003 for MFND and spring 2004 for SPFND.
Type of Funding	General operating support and management assistance grants
Who may apply	Minneapolis and St. Paul community development corporations
Eligible uses	General operations including staff, administrative expenses, etc. Management assistance grants must be directed toward organizational capacity and systems building activities.
Amount	Varies
Restrictions	For Minneapolis and St. Paul CDCs only
Application Cycle	RFP solicitations made approximately 4 months prior to beginning of grant round. Next anticipated RFP is in fall 2003.
Contact(s)	Program Officers: Andriana Abariotes & Barbara Jeanetta Local Initiatives Support Corporation Twin Cities LISC Hamline Park Plaza 570 Asbury Street, Suite 207 St. Paul, MN 55104 Phone: 651-649-1109 Fax: 651-649-1112 Web site: www.liscnet.org/twincities/programs/

Intermediaries

Agency	Local Initiatives Support Corporation (Twin Cities LISC)
Funding Program	Minneapolis and St. Paul Commercial Corridor Revitalization Programs (CCRP)
Description	LISC has crafted its own "Main Street" program, a national program for revitalizing aging commercial corridors. CCRP provides general operating support, technical assistance, and proven strategies for corridor revitalization to two neighborhoods in St. Paul: Payne Avenue on the East Side and Concord/Robert on the West Side, and two corridors in Minneapolis: West Broadway Avenue and Central Avenue.
Type of Funding	Grant support to hire and maintain a project manager. Technical assistance provided through a selected consultant/team.
Who may apply	Nonprofit neighborhood development organizations with commercial corridor revitalization activities.
Eligible uses	Resources support a corridor project manager. Technical assistance is provided by a selected consultant/team.
Amount	\$62,500 to participating CDCs or nonprofit development organizations.
Restrictions	Only available to 501(c)3 organizations.
Application Cycle	CCRP is a 4-year program. St. Paul round 1998 - 2001; Minneapolis round 2000-2003
Contact(s)	Local Initiatives Support Corporation Twin Cities LISC Hamline Park Plaza 570 Asbury Street, Suite 207 St. Paul, MN 55104 Phone: 651-649-1109 Fax: 651-649-1112 Web site: www.liscnet.org/twincities/programs/

Intermediaries

Agency Local Initiatives Support Corporation (Twin Cities LISC)

Funding Program Project Financing

Description LISC provides grants, loans and equity investments to CDCs for neighborhood development projects including affordable housing, commercial properties, and community facilities.

Type of Funding Technical assistance and feasibility grants. Recoverable grants, construction, acquisition and equity bridge loans.

Who may apply Recipient must be a 501(c)3/nonprofit organization. Nonprofit development organizations may be working in partnership with private entities.

Eligible uses Affordable housing development, commercial redevelopment, project-specific technical assistance and project feasibility studies.

Amount Technical assistance and feasibility grants range \$5,000 - 10,000. Recoverable grants average \$25,000 - 100,000. Loans average \$100,000+. Loans that exceed \$399,999 must go through National LISC credit committee review.

Restrictions Only 501(c)(3) organizations may apply

Application Cycle Open

Contact(s) Program Officer: Mike LaFave
Local Initiatives Support Corporation
Twin Cities LISC
Hamline Park Plaza
570 Asbury Street, Suite 207
St. Paul, MN 55104
Phone: 651-649-1109
Fax: 651-649-1112
Web site: www.liscnet.org/twincities/programs/

Intermediaries

Agency	Local Initiatives Support Corporation (Twin Cities LISC)
Funding Program	The Homeownership Production Program

Description	Part of LISC's Housing Investment and Production Strategies. The Homeownership Production Program was made possible when St. Paul LISC received its first commitment of \$2.3 million in loan and grant funds from NCDI. The funds are working alongside other public and private resources to convert vacant properties into attractive, affordable single family homes.
Type of Funding	Lines of credit and predevelopment working capital
Who may apply	Nonprofit community development corporations
Eligible uses	The funds may be used to convert vacant properties into attractive, affordable single family homes.
Amount	To date, 160 units of ownership housing have been developed with funding from this program.
Restrictions	The funds should be working alongside other public and private resources.
Application Cycle	Open
Contact(s)	Local Initiatives Support Corporation Twin Cities LISC Hamline Park Plaza 570 Asbury Street, Suite 207 St. Paul, MN 55104 Phone: 651-649-1109 Fax: 651-649-1112 Web site: www.liscnet.org/twincities/programs/

Intermediaries

Agency Local Initiatives Support Corporation (Twin Cities LISC)

Funding Program "Careership Program," Human Capital Development Initiative (HCDI)

Description LISC joins with Metropolitan State University to provide a mid-career, community development apprentice program to enhance leadership capacity of CDCs and to increase participation by people of color and women in the community development industry. Ten participants are selected each year for a 12-month seminar and CDC placement. Participants will receive a small stipend and can also receive college credit for the seminar. CDCs are eligible to apply as sponsoring organizations for an apprentice.

Type of Funding Support to individuals (stipend) and apprentice placement for CDCs

Who may apply Open to all individuals; people of color are strongly encouraged to apply

Eligible uses Careership seminar and apprenticeship placement

Amount \$12,000 stipend to individual

Restrictions Application process for both individual and CDC

Application Cycle December 2001 for next 12-month Careership session.

Contact(s) Program Officer: Barbara Jeanetta
Local Initiatives Support Corporation
Twin Cities LISC
Hamline Park Plaza
570 Asbury Street, Suite 207
St. Paul, MN 55104
Phone: 651-649-1109
Fax: 651-649-1112
Web site: www.liscnet.org/twincities/programs/

Intermediaries

Agency	Minnesota Housing Partnership
Funding Program	Capacity Building Grants

Description	Assists Greater Minnesota nonprofits and local units of government with the costs of activities that increase an organization's ability to provide affordable housing. Funding for this MHP program is currently provided by the McKnight Foundation.
Type of Funding	Grants
Who may apply	Nonprofit organizations and public agencies in Greater Minnesota
Eligible uses	Activities may include training opportunities for staff and board members, regional housing studies, and employing project consultants.
Amount	Capacity Building Grants are awarded in amounts of up to \$5,000 per request.
Restrictions	Grants are awarded to address housing needs in Greater Minnesota only (outside Duluth and seven county Twin Cities metropolitan area).
Application Cycle	Applications are accepted on an ongoing basis and reviewed by the MHP Board of Directors Loan and Grant Committee monthly. Typically \$60,000 is available annually, and MHP awards 12-18 grants per year.
Contact(s)	Mark Agnessi Minnesota Housing Partnership 1821 University Avenue West, Suite S-137 St. Paul, MN 55104 Phone: (651) 649-1710 or (800) 728-8916, ext. 105; Fax: (651) 649-1725 E-mail: magnessi@mhponline.org Web site: www.mhponline.org

Intermediaries

Agency Minnesota Housing Partnership

Funding Program Community Building Grants

Description	MHP's Community Building Grant program helps facilitate planning efforts to create and preserve affordable housing within the broader context of creating healthy communities. Applicants must meet one of two program objectives: Build Community -- to create strategies for addressing housing needs; Promote Collaboration and Stability -- to better address county and regional housing needs.
Type of Funding	Grants, with some local match required
Who may apply	Nonprofit organizations and public agencies in Greater Minnesota
Eligible uses	Community planning initiatives, area-wide housing surveys, housing needs assessments, comprehensive housing studies, and collaborative efforts to address affordable housing needs. Community Building grant funds will be invested only in activities designed ultimately to lead to the production or preservation of affordable housing.
Amount	Up to \$15,000, with some local match required.
Restrictions	Grants are awarded to address housing needs in Greater Minnesota only (outside Duluth and seven county Twin Cities metropolitan area).
Application Cycle	Applications are accepted on an ongoing basis and reviewed by the MHP Board of Directors Loan and Grant Committee monthly. Typically \$60,000 is available annually, and MHP awards 5-8 grants per year.
Contact(s)	Mark Agnessi Minnesota Housing Partnership 1821 University Avenue West, Suite S-137 St. Paul, MN 55104 Phone: (651) 649-1710 or (800) 728-8916, ext. 105; Fax: (651) 649-1725 E-mail: magnessi@mhponline.org Web site: www.mhponline.org

Intermediaries

Agency Minnesota Housing Partnership

Funding Program Organizational Investment Program

Description	MHP's Organizational Investment Program, a multi-year financial and technical support program, strengthens the organizational capacity of key nonprofit developers of affordable housing in Greater Minnesota.
Type of Funding	Three years of operating support
Who may apply	Greater Minnesota nonprofit housing developers
Eligible uses	Participating organizations receive three years of operating support (totaling an average of \$100,000), along with a customized "capacity building plan" that provides strategies for targeted growth of participants' organizational and housing development capacity.
Amount	Operating grants of up to \$100,000 for three years. To date, MHP has awarded \$1.7 million to 14 organizations. Investments are to be repaid over 10 years at a rate of \$100 per unit of affordable housing developed. Debt is forgiven after 10 years.
Restrictions	Grants are awarded to address housing needs in Greater Minnesota only (outside the seven-county Twin Cities metropolitan area).
Application Cycle	The current three-year program round will conclude in 2002. Planning for the next program round is currently underway and will be announced on the web site and by mail after February 2002.
Contact(s)	Warren Kramer Minnesota Housing Partnership 1821 University Avenue West, Suite S-137 St. Paul, MN 55104 Phone: (651) 649-1710 or (800) 728-8916, ext. 103; Fax: (651) 649-1725 E-mail: wkramer@mhponline.org Web site: www.mhponline.org

Intermediaries

Agency Minnesota Housing Partnership

Funding Program Predevelopment Loans

Description	MHP's Predevelopment Loan program advances the creation and preservation of affordable housing in Greater Minnesota by providing a source of predevelopment financing to nonprofit developers.
Type of Funding	Loans to finance, design or plan a housing project for low and moderate income residents prior to the acquisition, construction, or rehabilitation of the project.
Who may apply	Greater Minnesota nonprofit housing developers
Eligible uses	Eligible costs include architectural, engineering, or related professional services required in the preparation of construction or rehabilitation plans; processing costs such as commitment fees, credit reports, fees for title insurance, attorney's fees, and appraisal fees; cost of contracting with a consultant and/or in-house staff costs related to the planning, processing, or preparation of a project proposal; earnest money; and other activities necessary to finance, design, or plan a specific housing project for low and moderate-income residents prior to the acquisition, construction or rehabilitation of the project.
Amount	Up to \$50,000. Over \$1.7 million in Predevelopment Loans have been awarded to 32 organizations since the program's inception in 1992.
Restrictions	All expenses covered by the loans must qualify for reimbursement under public agency housing finance programs. Grants are awarded to address housing needs in Greater Minnesota only (outside the seven-county Twin Cities metropolitan area).
Application Cycle	Applications are accepted on an ongoing basis throughout the year as long as funds are available.
Contact(s)	Warren Kramer Minnesota Housing Partnership 1821 University Avenue West, Suite S-137 St. Paul, MN 55104 Phone: (651) 649-1710 or (800) 728-8916, ext. 103; Fax: (651) 649-1725 E-mail: wkramer@mhponline.org Web site: www.mhponline.org

Intermediaries

Agency National Equity Fund

Funding Program Equity Investments

Description	NEF is the country's largest nonprofit corporate investment fund for community-based affordable housing development. It organizes partnerships of Fortune 500 corporations interested in investing in affordable housing. In return, NEF investors receive Low Income Housing Tax Credits which can be applied against their federal income taxes. NEF is an affiliate of Local Initiatives Support Coalition (LISC).
Type of Funding	Equity investment for LIHTC housing projects
Who may apply	Nonprofit and for-profit affordable housing developers with LIHTC allocations
Eligible uses	LIHTC allocations for affordable housing projects
Amount	Varies. In 1999 CCHT used \$5.4 million in NEF net equity for East Village North, a 70-unit mixed-income residential project. RS Eden's Portland Village used \$2.7 million in NEF net equity in 2000 to provide 24 units of affordable supportive housing.
Restrictions	Must follow tax credit rules. See NEF acquisitions staff.
Application Cycle	Pipeline
Contact(s)	Peter Barte, Acquisitions Manager National Equity Fund Hamline Park Plaza 570 Asbury Street, Suite 207 St. Paul, MN 55104 Phone: 651-649-1114 Fax: 651-649-1123 Web site: www.nefinc.org

Intermediaries

Agency Neighborhood Revitalization Program (NRP)

Funding Program Affordable Housing Reserve Fund

Description	As the Minneapolis Neighborhood Revitalization Program (NRP) begins its second decade, improvements of the city's housing stock and providing housing that is affordable to any resident continue to be the most pressing priorities of the program. The NRP's annual revenue of \$20 million comes from the Minneapolis Community Development Agency's (MCDA) Common Project, which was established in 1989 by the Minneapolis City Council so that the revenue generated from particular tax increment districts could be used to meet some of the redevelopment needs of Minneapolis neighborhoods.
Type of Funding	Grants
Who may apply	Nonprofit or for-profit developers
Eligible uses	Affordable housing emphasis in impacted census tracts will be preservation, rehabilitation, and stabilization and affordable housing emphasis in non-impacted census tracts will be construction and positive conversion. Multi-neighborhood projects and mixed-income projects are encouraged.
Amount	\$16 million was deemed available as of March 2001 for the next four years, but with property tax changes made by the 2001 Legislature, the amount that will be available in this program in the future is uncertain.
Restrictions	Future of program is uncertain. Projects must be proposed for participating Minneapolis NRP neighborhoods. All proposals must be reviewed and sponsored by the NRP neighborhood organization(s) for the area where the proposed project will occur. No more than \$1 million of the annual funds (\$4 million) may be used by any one neighborhood in a given year. No more than \$2.5 million are available to any one neighborhood over the four-year funding cycle. NRP funds must be leveraged on at least a 1:1 basis with non-NRP funds.
Application Cycle	Follows an annual application cycle; proposals are due in mid-July and funding awards are made in late September.
Contact(s)	Joe Horan Neighborhood Revitalization Program 105 Fifth Avenue South, Suite 425 Minneapolis, MN 55401 Phone: 612-673-5140; Fax: 612-673-5138 Web site: www.nrp.org ; E-mail: jhoran@nrp.org

Intermediaries

Agency	United Way
Funding Program	Providing Food and Shelter

Description	United Way is partnering to find solutions to the housing crisis by increasing the supply of affordable housing and access for low-income families, immigrants and minorities.
Type of Funding	Program-related investments
Who may apply	Nonprofits which have applied to be an affiliated agency of United Way
Eligible uses	United Way supports agencies which act in one of its six impact areas. One of the six focus areas is "Providing Food and Shelter" which is described as helping families with food, emergency shelter, and affordable housing.
Amount	Amounts vary widely depending upon organization
Restrictions	United Way affiliates may not also be supported by the Community Solutions Fund
Application Cycle	Contact your local United Way staff
Contact(s)	Greater Twin Cities United Way East Office: 166 Fourth Street East, Suite 100 St. Paul, MN 55101-1448 West Office: 404 South Eighth Street Minneapolis, MN 55404-1084 Phone: 612-340-7400 Web site: www.unitedwaytwincities.org

Foundations

Agency Baker Foundation

Description

The Baker Foundation concentrates on Minnesota organizations, primarily in the Minneapolis metropolitan area. Support is typically general purpose/operating support, including annual campaigns.

Type of Funding

Private foundation grants

Foundations

smallest grant was \$50; the largest was \$200,000.

Restrictions

The geographic focus of the foundation is the Twin Cities metropolitan area.

Foundations, for the purposes of this book, are private, family, or corporate foundations which accept applications from nonprofits and make grants based upon how well the applicants meet the foundations' funding criteria. Well-known foundations in the Twin Cities which support the development of affordable housing include the McKnight Foundation, the Minneapolis Foundation, the St. Paul Foundation, and the Wells Fargo Foundation. Much of the information found in this section was gleaned from the *Guide to Minnesota Grantmakers, 2001/2002 Edition*, published by the Minnesota Council on Foundations. Potential applicants should keep in mind that the program focus and areas of interest for foundations can change on an annual basis. It is generally advised that you check the foundation web site when possible, or send a letter of inquiry to the foundation contact person to see if your proposal fits the funder's guidelines.

Phone: 612-332-7479

Fax: 612-332-2116

Foundations

Agency Baker Foundation

Description	The Baker Foundation concentrates on Minnesota organizations, primarily in the Minneapolis metropolitan area. Support is typically general purpose/operating support, including annual campaigns.
Type of Funding	Private foundation grants
Who may apply	Nonprofits
Eligible uses	Under the Housing/Shelter area of interest, the Baker Foundation lists housing development/construction/management as a focus.
Amount	In 1999, the Baker Foundation made 71 grants for a total of \$4 million. The smallest grant was \$50; the largest was \$200,000.
Restrictions	The geographic focus of the foundation is the Twin Cities metropolitan area, primarily the Minneapolis metropolitan area. The Baker Foundation does accept the Minnesota Common Grant Application.
Application Cycle	Proposal deadline is usually September 15 of each year.
Funded Projects	Examples of recent grants: in 1999 the Minneapolis Crisis Nursery received \$3,000; Chrysalis - A Center for Women received \$5,000; and People for Parks received \$2,000.
Contact(s)	David C. Sherman, president Baker Foundation Suite 4900, IDS Center 80 South Eighth Street Minneapolis, MN 55402 Phone: 612-332-7479 Fax: 612-332-2116

Foundations

Agency David Winton Bell Foundation

Description	The David Winton Bell Foundation's purpose is to fund programs addressing environmental preservation and education; critical social, education and human service needs primarily in the Minneapolis area.
Type of Funding	Private foundation grants
Who may apply	Nonprofits
Eligible uses	Under Housing/Shelter area of interest, the foundation lists: homeless, temporary housing, housing development/construction/management, housing search assistance, housing support services, low-cost temporary housing.
Amount	In 1999, the David Winton Bell Foundation made 49 grants for \$171,000 ranging from \$1,000 to \$10,000 per grant.
Restrictions	The geographic focus of the foundation is the west metropolitan area/Minneapolis only. The Baker Foundation does accept the Minnesota Common Grant Application.
Application Cycle	Proposal deadlines are March 1 and July 1 of each year. Contributions decisions are made in May and September, approximately 90 days after application deadlines.
Funded Projects	Sample grants from 1999 include \$6,000 for the Minnesota Land Trust; \$5,000 for WomenVenture, and \$5,000 for Project Regina.
Contact(s)	Brenda Jones, secretary David Winton Bell Foundation Suite 426 Parkdale Plaza 1660 South Highway 100 St. Louis Park, MN 55416-1533 Phone: 952-512-1684 Fax: 952-512-1684

Foundations

Agency F.R. Bigelow Foundation

Description	The F.R. Bigelow Foundation's primary areas of interest are education, human services, humanities, the arts, and community development. The Foundation has funded special projects that strengthen neighborhoods in downtown St. Paul and enhance the quality of life in the St. Paul area.
Type of Funding	Private foundation grants
Who may apply	Nonprofits
Eligible uses	Eligible uses include capital projects, program expansion, or special projects of a time-limited nature; start-up costs for promising new programs; support for established agencies that have temporary or transitional needs; multi-year funding; matching or challenge grants.
Amount	In 1999, the F.R. Bigelow Foundation made 121 grants for \$5.7 million, ranging from \$2,600 to \$500,000.
Restrictions	The primary geographical grantmaking area of the foundation is defined as the greater St. Paul metropolitan area, which includes Ramsey, Washington and Dakota counties. The foundation has a primary interest in organizations located in and serving St. Paul. The F.R. Bigelow Foundation does not accept the Minnesota Common Grant Application.
Application Cycle	Proposal deadlines are in April, August and November. Typical time from application deadlines to notification is five months.
Funded Projects	In 1999, the Girl Scout Council of the St. Croix Valley received \$350,000 for its capital campaign, and the Frogtown Action Alliance received \$25,000 to help finance the 1999 operating budget of the Frogtown-Summit University Business Resource Center.
Contact(s)	Paul A. Verret, secretary F.R. Bigelow Foundation 600 Norwest Center, 55 Fifth Street East St. Paul, MN 55101 Phone: 651-224-5463; Fax: 651-224-8123 Web site: www.frbigelow.org ; E-mail: inbox@frbigelow.org

Foundations

Agency Otto Bremer Foundation

Description	The Otto Bremer Foundation will award a program-related investment when it is advantageous to an organization and the request meets funding criteria.
Type of Funding	Short-term (up to 5 years) low-interest investments
Who may apply	Grant recipients are to be public or private nonprofit organizations
Eligible uses	The Otto Bremer Foundation has funded the following under the Housing/Shelter category: Homeless, temporary housing, housing development/construction/ management, housing owners/renter organizations, housing search assistance, housing support services, and low-cost temporary housing.
Amount	In 2000, 18 program-related investments were awarded ranging from \$20,000 to \$750,000 and averaging \$264,969.
Restrictions	The Otto Bremer Foundation does accept the Minnesota Common Grant Application.
Application Cycle	Applications are accepted at any time. Total review process averages six to eight weeks. Contributions decisions are made monthly by the board of directors and trustees. It typically takes two to three months from time of application to notification.
Funded Projects	Sample grants include: Aitkin Co. Advocates Against Domestic Abuse, \$65,000 to purchase a home for transitional housing for women and children; East Side Neighborhood Service, Inc., \$750,000 to acquire a new building.
Contact(s)	John Kostishack, executive director Otto Bremer Foundation 445 Minnesota Street, Suite 2000 St. Paul, MN 55101 Phone: 651-227-8036 Fax: 651-312-3665 Web site: www.ottobremer.org E-mail: obf@bremer.com

Foundations

Agency Bush Foundation

Description	The primary purpose of the Bush Foundation is to enhance the capacity of nonprofit organizations in Minnesota, North Dakota and South Dakota to provide education, cultural programs and social services.
Type of Funding	Private foundation grants in the form of program development/project support.
Who may apply	Nonprofits
Eligible uses	Arts/cultural multipurpose, higher education, civil rights, children/youth services, family services, leadership development, crime/violence prevention, rehabilitation of offenders, youth development programs.
Amount	The Bush Foundation made 330 grants in 1999, with the largest being \$600,000 and the smallest being \$4,500.
Restrictions	The Bush Foundation does not accept the Minnesota Common Grant Application. No support for other private foundations, research in biomedical and health sciences, hospital construction, deficit financing, continuing operating support, loans, or individuals (outside of fellowship programs).
Application Cycle	Proposal deadlines are March 1, July 1 and November 1 of each year. Typical time from application deadline to notification is four months.
Funded Projects	East Side Neighborhood Service received \$700,000 in 1999 to construct a social service center.
Contact(s)	Anita M. Pampush, president Bush Foundation E-900 First National Bank Building 332 Minnesota Street St. Paul, MN 55101 Phone: 651-227-0891 Fax: 651-297-6485; Web site: www.bushfoundation.org E-mail: info@bushfoundation.org

Foundations

Agency The Patrick and Aimee Butler Family Foundation

Description	The program's purpose is to provide support for solid, progressive ideas in the areas of arts and humanities, human services, the environment and philanthropy and civic affairs.
Type of Funding	Private foundation grants
Who may apply	Nonprofits
Eligible uses	Under the area of interest of Housing/Shelter, the Butler Foundation lists homeless, temporary housing, housing development/construction/management, housing support services, and low-cost temporary housing.
Amount	In 1999, the Butler Foundation made 121 grants for a total of \$1.9 million, ranging from \$2,000 to \$66,000.
Restrictions	Emphasis is placed on organizations that serve the St. Paul and Minneapolis area. The Butler Foundation does accept the Minnesota Common Grant Application.
Application Cycle	July 10, 2001 was the most recent deadline for human services applications.
Funded Projects	The Twin Cities Habitat for Humanity received \$12,000 in general operating dollars from the Butler Foundation in 1999.
Contact(s)	Kerrie Blevins, program director The Patrick and Aimee Butler Family Foundation E-1420 First National Bank Building 332 Minnesota Street St. Paul, MN 55101 Phone: 651-222-2565 E-mail: bff1420@worldnet.att.net

Foundations

Agency Buuck Family Foundation

Description	The Buuck Family Foundation was established in 1994 to serve as a primary gifting vehicle for the Robert and Gail Buuck family in their charitable activities. Funding priorities include education, arts and culture, environmental, health, social and community, and international.
Type of Funding	Family foundation grants
Who may apply	Nonprofits
Eligible uses	Under the area of interest of Housing/Shelter, the Buuck Foundation lists homeless, temporary housing, housing development/construction/management, housing support services, and low-cost temporary housing.
Amount	The Buuck Family Foundation gave 69 grants in 1999 for a total of \$464,500, ranging from \$500 to \$30,000.
Restrictions	The geographic focus for the foundation is Minnesota statewide and Twin Cities metropolitan area. The Buuck Family Foundation does accept the Minnesota Common Grant Application.
Application Cycle	The Buuck Family Foundation prefers to receive proposals in March and September, and typically informs applicants of funding decisions within one month.
Funded Projects	Project for Pride in Living, Inc. received \$15,000 in 1999 from the Buuck Family Foundation.
Contact(s)	Robert E. Buuck Buuck Family Foundation 90 South Seventh Street Suite 5300 Minneapolis, MN 55479

Contact(s)
Jeffrey R. Stern
Enterprise Mortgage Investments, Inc.
10227 Winacopin Circle, Suite 800
Columbia, MD 21044
Phone: 410-964-0552; Fax: 410-715-9572
E-mail: jsrn@esic.org

Foundations

Agency **Enterprise Foundation**

Description	The Enterprise Foundation is not a permanent lender. It offers flexible, short-term, low-interest financing products to nonprofits working to renew communities.
Type of Funding	Short-term, low-interest loans
Who may apply	Nonprofit organizations
Eligible uses	Short-term loans are used primarily for predevelopment, acquisition and construction of affordable housing. Loans may also be provided for community facilities, child care centers and lines of credit.
Amount	Applicable interest rates are below those of traditional lenders and generally range from between 6 and 9 percent.
Restrictions	The Enterprise Foundation does not provide assistance with down payments or closing costs. Preference is given to loan requests originating from Enterprise offices and subsidiaries.
Application Cycle	Contact the St. Louis office for information on how to apply.
Funded Projects	Not available
Contact(s)	Enterprise Foundation 10227 Wincopin Circle, Suite 500 Columbia, MD 21044 Web site: www.enterprisefoundation.org Nearest office: St. Louis Phone (St. Louis office): 314-231-1524

Foundations

Agency Enterprise Mortgage Investments, Inc.

Description	Historically, one of the biggest obstacles nonprofits and community development organizations have faced in developing affordable multifamily housing is finding sources of permanent financing. In response to this problem, The Enterprise Foundation and Fannie Mae, with financial assistance from The Ford Foundation and the National Community Development Initiative, teamed up to create a national \$150 million permanent first mortgage financing program for affordable multifamily rental housing.
Type of Funding	Long-term loans, generally 20- and 30-year loans
Who may apply	Nonprofit community organizations
Eligible uses	Multifamily rental housing projects with a minimum of 15 units are eligible for EMI funding. The project can be located on either single or contiguous sites and developed by nonprofit or for-profit entities. EMI's guidelines express a preference for developments in central city locations and for properties with individually metered utilities.
Amount	EMI provides loan terms of 25 years for projects that are being refinanced, and 30 years for new construction or substantially rehabilitated developments. All loans are fixed-rate and fully amortizing.
Restrictions	The property must be a qualified low-income project in which 75% of the units are affordable to residents earning 60% or less of the area median income. Some flexibility on affordability is available, depending on circumstances.
Application Cycle	When ready, sponsor completes preliminary loan application. EMI reviews preliminary loan application and responds to sponsor within 10 working days. EMI provides full loan application package and terms.
Funded Projects	Not available
Contact(s)	Jeffrey R. Stern Enterprise Mortgage Investments, Inc. 10227 Wincopin Circle, Suite 800 Columbia, MD 21044 Phone: 410-964-0552; Fax: 410-715-9872 E-mail: js Stern@esic.org

Foundations

Agency **Fannie Mae Foundation**

Description	Fannie Mae's New Century Initiative intends to continue providing affordable housing and homeownership opportunities to families and communities in need. One of the focus areas is "Building Healthy Communities."
Type of Funding	New Century Initiative Grants
Who may apply	Nonprofits
Eligible uses	Funding priorities: Programs that address design, smart growth, and sustainable development issues; affordable housing production (generally pre-development or gap financing support); operating support for community development corporations and other nonprofit affordable housing developers; and efforts to help bridge the "digital divide" experienced by housing nonprofits.
Amount	Contact the Fannie Mae Foundation for information on funding available.
Restrictions	Organizations may not already have an active grant with the Foundation.
Application Cycle	Submissions due in January; grants awarded in June.
Funded Projects	Not available
Contact(s)	For questions about program guidelines, e-mail grants@fanniemae.foundation.org . Web site is www.fanniemae.foundation.org .

Foundations

Agency General Mills Foundation

Description	The program's purpose is to improve and maintain the quality of life in communities with General Mills facilities; to initiate innovative solutions and approaches to problems in targeted areas of interest.
Type of Funding	Corporate foundation grants
Who may apply	Nonprofits
Eligible uses	Under the area of interest of Housing/Shelter, the General Mills Foundation lists homeless, temporary housing, housing development/construction/management, housing support services, and low-cost temporary housing.
Amount	Foundation and corporate grants made in 1999 totaled \$34.9 million, ranging from \$500 to \$1.5 million.
Restrictions	The geographic focus is the Twin Cities metropolitan area, and General Mills plant communities.
Application Cycle	Proposal deadlines are ongoing. Typical time from application submittal to notification is eight to 10 weeks.
Funded Projects	In 1999, A Chance to Grow received \$25,000 in capital and the Chrysalis Center for Women received \$10,000 in operating funds.
Contact(s)	Reatha Clark King, executive director General Mills Foundation PO Box 1113 Minneapolis, MN 55440 Phone: 763-764-7891 Fax: 763-764-4114 Web site: www.generalmills.com/explore/community

Foundations

Agency ING Foundation

Description	The program's purpose is to support programs that build financially secure futures for families and individuals. ING Foundation was formerly ReliaStar Foundation/ReliaStar Financial Corp., and was founded in 1980.
Type of Funding	General purpose and operating support, as well as in-kind services (printing, equipment and conference meeting space in Minneapolis location only)
Who may apply	Nonprofits
Eligible uses	Funding priorities include financial and economic development, youth development, employment and training, and affordable housing.
Amount	Grants range from \$25 to \$522,544. ING made 155 grants in 1999 for \$3.2 million.
Restrictions	ING Foundation has a restricted geographic focus which does include Minneapolis, MN.
Application Cycle	Proposal deadlines are ongoing; however, ING prefers to receive proposals between February and October. Contributions decisions are made quarterly in March, June, September and December. Notification of awards is generally three months after submission.
Funded Projects	Sample grants include \$5,000 for a CommonBond Communities career advancement program; Lyndale Neighborhood Association received \$5,000 for a youth employment and training program.
Contact(s)	Jennifer Aasen, community specialist ING Foundation 20 Washington Avenue South Minneapolis, MN 55401 Phone: 612-372-5627; Fax: 612-342-3578 E-mail: terry.egge@reliastar.com

Foundations

Agency Marquette Financial Companies Community Support Program

Description	The MFC Community Support Program supports organizations that manage and/or produce affordable housing in Minnesota.
Type of Funding	Foundation grants
Who may apply	Nonprofits
Eligible uses	The only area of interest specified is for housing/shelter: homeless, temporary housing, housing development/construction/management, housing owners/renter organizations, housing support services, low-cost temporary housing.
Amount	In 1999, the foundation made 250 grants for \$1.8 million ranging from \$1,000 to \$50,000.
Restrictions	Geographic focus is limited to the Twin Cities, Texas and South Dakota, where the company has offices. It is recommended that applicants review the guidelines on the web site prior to submitting their proposals.
Application Cycle	The foundation prefers to receive applications in February and July. Typical time from application deadlines to notification is one to six months.
Funded Projects	Among other grants made in 1999, Central Community Housing Trust received \$5,000; CommonBond Communities received \$20,000; Twin Cities Neighborhood Housing Services received \$6,000.
Contact(s)	Peter Martin, community affairs manager Marquette Financial Companies Community Support Program 555 Nicollet Mall, Suite 363 Minneapolis, MN 55402 Phone: 612-573-6700 Fax: 612-573-6725 Web site: www.pohladfamilycharities.org E-mail: pmartin@pohladfamilycharities.org

Foundations

Agency McKnight Foundation

Description	Among other goals, the McKnight Foundation makes grants that create supportive communities at the neighborhood and city levels. Grants support neighborhood groups and economic development within neighborhoods, and increase affordable and supportive housing options for families.
Type of Funding	Children, Families, and Communities support grants for planning, operating, project and capital; also challenge grants
Who may apply	Tax-exempt, nonprofit organizations that are not private foundations. Units of government may apply for funding for special projects that complement customary public functions.
Eligible uses	Examples of funded uses include: funds for transitional housing and support services for homeless women and their children; program, planning, and predevelopment dollars for a transitional housing program for youth; money for transitional housing that enables family reunification; strategic planning; operations costs.
Amount	Awards range from \$5,000 to \$500,000 for nonprofits; average Children, Families and Communities grants are approximately \$40,000.
Restrictions	Most of McKnight's grantmaking in housing is accomplished through a few significant relationships with established partners. Ineligible uses: mental health or disabilities, except for services to enhance parents' capacity to nurture their children; chemical dependency treatment; services for seniors; health.
Application Cycle	Letters of inquiry received by November 15, February 15, May 15, August 15, may be considered respectively in February, May, August and November.
Funded Projects	In 2000, Central Community Housing Trust received \$40,000 for program, planning, and predevelopment for a transitional housing program for youth, as well as \$130,000 to purchase and renovate an office building.
Contact(s)	The McKnight Foundation 121 South 8th Street, Suite 600 Minneapolis, MN 55402 Phone: 612-333-4220 Fax: 612-317-0766

Foundations

Agency The Minneapolis Foundation

Description	The purpose of the Minneapolis Foundation is to improve the quality of life in our community, especially for disadvantaged people. The geographic focus of the foundation makes Minneapolis its priority, but also makes limited grants in the seven-county metro area and in Greater Minnesota.
Type of Funding	Community/public foundation grants
Who may apply	Nonprofits
Eligible uses	Under the Housing/Shelter area of interest, the Minneapolis Foundation funds housing development/construction/management, and housing owners/renters organizations.
Amount	The Minneapolis Foundation made 3,475 grants in 1999 for \$18.8 million, with the smallest grant being \$25 and the largest being \$1 million.
Restrictions	Competitive grantmaking will not fund individuals, endowments, scholarships, participation in conferences, direct religious activities, financial deficits, memberships in organizations, political organizations or candidates, courtesy advertising or benefit tickets, national fundraising efforts, fundraising expenses or telephone solicitations.
Application Cycle	Proposals are accepted on an ongoing basis. Typical time from application submittal to notification is 14 weeks.
Funded Projects	In 1999 the Central Community Housing Trust received \$231,551 to implement the "Property Futures Recommendation."
Contact(s)	Patti Marsh Cagle, grants administrator The Minneapolis Foundation 821 Marquette Avenue A200 Foshay Tower Minneapolis, MN 55402 Phone: 612-672-3878; Fax: 612-672-3846 Web site: www.mplsfoundation.org ; E-mail: pmarshcagle@mplsfoundation.org

Foundations

Agency Northcountry Cooperative Development Fund (NCDF)

Description	NCDF's mission is to use its lending capacity to help foster the growth and development of enterprises that are owned democratically by the people who use them. As a revolving loan fund, NCDF offers both savings and loan opportunities to individuals and organizations interested in pooling funds for the purpose of supporting cooperative enterprise.
Type of Funding	NCDF Share Equity Loans; Repair/Improvement Loans; Construction Loans; Cooperative Startup Loans; Cooperative Share Loans
Who may apply	Any cooperative enterprise that is a member of the fund can apply for an NCDF loan.
Eligible uses	Eligible uses of loan proceeds can be anything from equipment purchases to relocations to working capital needs. Housing cooperatives may also use funds for building improvements.
Amount	In 2000, NCDF lent just under \$1.5 million on 28 new loans. Loans ranged in size from \$5,000 to \$200,000 with an average size of \$45,000.
Restrictions	Housing cooperatives purchase an amount of equity according to a sliding scale based upon the number of housing units. The base amount is \$10 per unit with a minimum \$150 and maximum \$3,000. Must be a member of the Fund.
Application Cycle	No specific deadlines. NCDF has a streamlined process for loan approval, and strives to meet applicants' deadlines.
Funded Projects	Not available
Contact(s)	Margaret Lund, executive director Northcountry Cooperative Development Fund 1219 University Avenue SE Minneapolis, Minnesota 55414 Phone: 612-331-9103 Fax: 612-331-9145

Foundations

Agency Jay and Rose Phillips Family Foundation

Description	The mission of the Jay and Rose Phillips Family Foundation is to continue the family tradition of sharing resources for the public good, while exercising leadership and flexibility in responding to emerging community needs.
Type of Funding	Family foundation grants
Who may apply	Nonprofits
Eligible uses	Under the Housing/Shelter area of interest, the Jay and Rose Phillips Family Foundation funds housing development/construction/management, and low-cost temporary housing.
Amount	The foundation made 409 grants in 1999 for a total of \$7.7 million. The smallest grant was \$50 and the largest was \$500,000.
Restrictions	The Jay and Rose Phillips Family Foundation does not accept the Minnesota Common Grant Application. No grants in support of individuals, for political campaigns, or for lobbying efforts to influence legislation.
Application Cycle	Contributions decisions are made three times a year. Typical times from application deadlines to notification is three months.
Funded Projects	Sample grants from 1999: the Aniishinabe Center received \$15,000 for continued development of the center; Community Involvement Programs received \$5,000 for their Supportive Housing Consortium.
Contact(s)	Sharon L. Burt, grants administrator The Jay and Rose Phillips Family Foundation 10 Second Street Northeast, Suite 200 Minneapolis, MN 55413 Phone: 612-623-1654 Fax: 612-623-1653 E-mail: phillipsfnd@phillipsfnd.org

Foundations

Agency Prudential Foundation

Description	The Prudential Foundation provides support to innovative direct-service programs that address the needs of our communities in three areas: Ready to Learn, Ready to Work, Ready to Live.
Type of Funding	Grants
Who may apply	501(c)(3) nonprofits
Eligible uses	Funding priorities include initiatives that build healthy families; community-based health care and human services for economically disadvantaged populations; high-impact national projects that address major health or human services issues affecting children and families.
Amount	Grant amounts vary. Grants that exceed \$200,000 must be approved by the Board of Trustees.
Restrictions	The Prudential Foundation generally does not fund capital campaigns, annual fund drives or endowments. The geographic focus is on programs in cities where Prudential has a significant presence, including Minneapolis. In Jacksonville, Los Angeles, Minneapolis and Philadelphia, the Foundation will focus its funding in specific neighborhoods.
Application Cycle	Prudential receives and reviews proposals throughout the year. The Board meets in April, August and December. The Foundation responds to applicants within 30 days.
Funded Projects	Twin Cities Neighborhood Housing Services, Inc. St. Paul, MN, received \$60,000 for a Homeowner Foreclosure Prevention program. Northside Residents Redevelopment Inc. Minneapolis, MN received \$50,000 for a small-business consulting service.
Contact(s)	The Prudential Foundation 751 Broad Street, 15th Floor Newark, NJ 07102-3777 Phone: 973-802-4791 E-mail: community.resources@prudential.com Application forms available at: www.prudential.com/community/foundation/

Foundations

Agency Walter C. Rasmussen - Northeast Bank Foundation

Description	The program's purpose is to make a difference by supporting education, housing, culture, and health initiatives that strengthen and assist our community. The geographic focus of the program is the Twin Cities metropolitan area.
Type of Funding	Foundation grants
Who may apply	Nonprofits
Eligible uses	Housing/Shelter is specified as an area of interest.
Amount	In 1999 the foundation made 26 grants totaling \$69,000. Grant amounts ranged from \$100 to \$10,000.
Restrictions	The Northeast Bank Foundation's geographic focus is limited to the Twin Cities metropolitan area.
Application Cycle	Proposals are due September 1 of each calendar year, for consideration in the following year.
Funded Projects	Sample grants in 1999 include East Side Neighborhood Services, \$10,000; Project for Pride in Living, \$500; Twin Cities Neighborhood Housing, \$1,500.
Contact(s)	Belva Rasmussen or Suzanne Sjoselius Walter C. Rasmussen - Northeast Bank Foundation 77 North Broadway Street Minneapolis, MN 55413 Phone: 612-362-3221 Fax: 612-617-1302 E-mail: sms@northeastbank-mn.com

Contact(s)

Paul A. Vernet, president
The Saint Paul Foundation
600 Norwest Center
55 Fifth Street East
St. Paul, MN 55101
Phone: 651-224-3463, Fax: 651-224-8123
Web site: www.spf.org; E-mail: info@spf.org

Foundations

Agency Reliant Energy Minnegasco

Description	Funding priorities for Reliant Energy Minnegasco include energy-efficient affordable housing; the environment; technical and environmental education; economic development.
Type of Funding	Corporate giving program and foundation grants
Who may apply	Nonprofits
Eligible uses	Building affordable housing; housing support services.
Amount	Reliant Energy Minnegasco made 65 grants in 1999 totaling \$700,000, ranging from \$500 to \$135,000.
Restrictions	No grants to religious, political, individuals, travel, conferences, athletics, national fund drives, capital campaigns. A majority of the contributions budget is committed annually in the fall. Additional requests are considered for remaining funds three times a year: April, July and November.
Application Cycle	Proposal deadlines are March 15, July 15, August 15 and November 15. Typical time from application deadlines to notification is one month from decision.
Funded Projects	1999 grants include Greater Minneapolis Metro Housing Corporation: \$20,000 in general operating funds; Minnesota Environmental Initiative, \$5,000 in general operating funds; Habitat for Humanity house sponsorship: \$5,000.
Contact(s)	Patricia Pederson, manager, public and community relations Reliant Energy Minnegasco 800 LaSalle Avenue, Floor 11 PO Box 59038 Minneapolis, MN 55459-0038 Phone: 612-321-4609 Web site: www.Minnegasco.com E-mail: angela_r_dawson@reliantenergy.com

Foundations

Agency **The Saint Paul Foundation**

Description	The purpose of the Saint Paul Foundation is to improve the well-being of the citizens of the Greater Saint Paul area. The Foundation pays special attention to the following areas: an anti-racist community, economic development, strong families, and quality education for all.
Type of Funding	Community/public foundation grants
Who may apply	Nonprofits and public entities
Eligible uses	Types of support for housing proposals include building/renovation, equipment, and seed money/start-up funds. The foundation will consider grant applications for established agencies with temporary or transitional needs; multi-year funding; matching or challenge grants; capital projects, program expansion or special projects of a time-limited nature.
Amount	In 1999 the Saint Paul Foundation paid out \$25 million in grants, with the largest multi-year grant approved being \$500,000.
Restrictions	The foundation will not consider grant applications for capital projects located outside the East Metro area or programs not serving the residents of the East Metro area.
Application Cycle	Contributions decisions are made three times a year in April, August and November. Proposals are due approximately 3 1/2 months prior to a meeting date. Typical time from application to notification is five months.
Funded Projects	In 1999 some of the grants made included: \$60,000 for an East Metro staff position at Metropolitan Interfaith Council on Affordable Housing; \$10,000 for a streetscape design sculpture to the Riverview Economic Development Association.
Contact(s)	Paul A. Verret, president The Saint Paul Foundation 600 Norwest Center 55 Fifth Street East St. Paul, MN 55101 Phone: 651-224-5463; Fax: 651-224-8123 Web site: www.tspf.org ; E-mail: inbox@tspf.org

Foundations

Agency The St. Paul Companies Inc. Foundation

Description	The purpose of the St. Paul Companies Inc. Foundation is to support people and institutions to reach their potential, thereby creating strong, healthy, vital communities. Priority for funding is for communities where The St. Paul Companies has offices.
Type of Funding	Corporate foundation grants
Who may apply	Nonprofits
Eligible uses	Housing/Shelter is an area of interest, including housing development/construction/management, housing owners/renters organizations, housing search assistance, low-cost temporary housing, and other. Types of support include building/renovation, debt reduction, land acquisitions, performance/production costs, seed money/start-up funds, and more.
Amount	The St. Paul Companies Inc. Foundation made 485 grants in 1999 for \$14.6 million, with grants ranging in size from \$500 to \$450,000.
Restrictions	Generally no funding for events, individuals, religious purposes, veteran or fraternal groups, benefits or fundraisers, advertising, hospital or other services generally supported by third-party reimbursement mechanisms.
Application Cycle	Applications are accepted continuously. Contributions decisions are made monthly; typical time from application submittal to notification is four months.
Funded Projects	Among other grants in 1999, Youth as Resources received \$15,000 in operating dollars; and Wilderness Inquiry received \$25,000 in project funds.
Contact(s)	Mike Newman, vice president The St. Paul Companies Inc. Foundation 385 Washington Street St. Paul, MN 55102-1396 Phone: 651-310-7757 Fax: 651-310-2327 Web site: www.stpaul.com/wwwcorporate/html/communities.html E-mail: mike.newman@stpaul.com

Foundations

Agency TCF National Bank Corporate Giving Program

Description	The program's purpose is to improve the economic and social well-being of the communities where TCF National Bank has branches. Funding priorities are community development, education, human services, arts and culture.
Type of Funding	Corporate foundation grants and corporate giving program
Who may apply	Nonprofits
Eligible uses	Housing/Shelter is an area of interest, including housing development/construction/management, housing owners/renters organizations, housing search assistance, and low-cost temporary housing. Funding includes general purpose/operating support and program development/project support.
Amount	TCF made two grants in 1999 for \$5,600 and \$10,000. Sample grants TCF has made include grants up to \$25,000.
Restrictions	TCF does not support social or fraternal organizations, political candidates, or religious institutions.
Application Cycle	Contact TCF for application deadlines. Contributions decisions are made quarterly, and applicants are notified eight to 10 weeks after submitting their proposals.
Funded Projects	Local Initiatives Support Corporation received \$20,000 in general operating dollars; Project for Pride in Living received \$25,000 for their HOMES Initiative; Northside Residents Redevelopment Council received \$5,000 in general operating dollars.
Contact(s)	Kelly Sack, community affairs officer TCF National Bank Corporate Giving Program 801 Marquette Avenue Mail Code EXO-02-C Minneapolis, MN 55402 Phone: 952-745-2757 Fax: 952-745-2775 E-mail: ksack@mailbox1.tcfbank.com

Foundations

Agency **U.S. Bancorp**

Description	Funding priorities for the U.S. Bancorp program include economic opportunity, affordable housing, K-12 education, cultural and artistic enrichment, and the United Way.
Type of Funding	Corporate giving program grants
Who may apply	Nonprofits
Eligible uses	Under the Housing/Shelter heading, U.S. Bancorp will support homebuyer counseling and related economic education, and housing development/construction/management. Support may include building, renovation, and program development/project support.
Amount	U.S. Bancorp made 1,983 grants in 1999 for \$22 million, ranging from \$50 to \$720,000, including 12 program-related investments.
Restrictions	U.S. Bank supports organizations in communities in which it operates. Restrictions on funding include travel and related expenses, endowment campaigns, deficit reduction, religious organizations designed for religious purposes, organizations designed primarily to lobby, fundraising events or sponsorships, medically oriented charities, or political campaigns. Does not accept Minnesota Common Grant Application.
Application Cycle	Call for Minnesota grants deadlines. Contributions decisions are made at quarterly board meetings and bimonthly employee committee meetings.
Funded Projects	Artspace Projects Inc.: \$33,000, general operating; Greater Minneapolis Metropolitan Housing Corp.: \$40,000, general operating; Home Ownership Center: \$60,000, general operating; Twin Cities Neighborhood Housing Services: \$90,000, general operating.
Contact(s)	Teresa Bonner, community development vice president U.S. Bancorp 601 Second Avenue South MPFP2714 Minneapolis, MN 55402 Phone: 612-973-2440; Fax: 612-973-4392 Web site: usbank.com ; E-mail: teresa.bonner@usbank.com

Foundations

Agency The Valspar Foundation

Description	Valspar makes contributions to tax-exempt organizations in the communities in which it has major operations. Its grants are principally to 1) United Way campaigns because of their overall community impact; 2) organized neighborhood restoration activities. Funding priorities are neighborhood and urban restoration.
Type of Funding	Corporate foundation grants and corporate giving program
Who may apply	Tax-exempt organizations
Eligible uses	Community improvement: Community/neighborhood development/improvement. Type of support for organizations includes general purpose/operating support such as annual campaigns.
Amount	In 1999 the Valspar Foundation made 180 grants for \$715,000, ranging from \$25 to \$15,000.
Restrictions	Geographic focus is the seven-county metro area, the Twin Cities, and communities where Valspar has a manufacturing facility.
Application Cycle	Proposal deadlines are ongoing. Send an informal written proposal/letter or make a request for guidelines to initiate contact.
Funded Projects	Artspace Projects: \$3,500; Project for Pride in Living, Inc.: \$11,500; Twin Cities Habitat for Humanity: \$15,000.
Contact(s)	Gwen Leifeld, manager The Valspar Foundation 4900 IDS Center 80 South Eighth Street Minneapolis, MN 55402 Phone: 612-337-5903 Fax: 612-337-5904 Web site: www.valspar.com/av/av_cr.htm

Foundations

Agency **WCA Foundation**

Description	The WCA Foundation's purpose is to support agencies/programs that help women achieve or sustain their independence and general human service programs. Funding priorities include programs that help economically disadvantaged persons.
Type of Funding	Private foundation grants
Who may apply	Nonprofits serving the Twin Cities metropolitan area
Eligible uses	Housing/Shelter is an area of interest, including housing development/construction/management, housing owners/renters organizations, housing search assistance, and low-cost temporary housing.
Amount	In 1999, the WCA Foundation made 45 grants for \$400,000, ranging from \$2,500 to \$50,000.
Restrictions	Two-thirds of grants are limited to programs which help women achieve or sustain their independence.
Application Cycle	Proposal deadlines are May 15 and November 15 of each year.
Funded Projects	Sample grants: Kateri Residence received \$5,500; Mary's Shelter received \$5,000; Emma Norton Residence received \$6,000; Family and Children Services received \$7,000 for its PRIDE program.
Contact(s)	Karen Reamer, executive director WCA Foundation 10249 Yellow Circle Drive, Suite 101 Minnetonka, MN 55343 Phone: 952-932-9032 Fax: 952-932-9036

Foundations

Agency Wells Fargo Housing Foundation

Description	The Community Support Grant Program offers financial support to nonprofit housing providers that are seeking more than volunteer assistance. Support targets housing providers that help low-income families own a home and those organizations responding to the shelter needs of the transitionally homeless.
Type of Funding	Community Support Grants
Who may apply	501(c)(3) nonprofits
Eligible uses	Increasing home ownership opportunities for low-income families and meeting the shelter needs of the transitionally homeless. The Wells Fargo Housing Foundation also provides funding to nonprofit housing organizations that provide housing, counseling and job training services to the transitionally homeless population.
Amount	Since 1993, the WFHF has provided volunteer efforts and financing for the construction and remodeling of more than 1,000 homes for low-income, first-time homebuyers. Grant amounts vary widely.
Restrictions	The Wells Fargo Housing Foundation does not fund individuals, religious organizations for religious purposes, political campaigns or organizations designed primarily for lobbying.
Application Cycle	Grant proposals are accepted quarterly on February 1, May 1, August 1, and November 1. Applications received by the deadline will be decided within 90 days.
Funded Projects	A few of Wells Fargo's community partners include Habitat for Humanity, HomeAid America, Neighborhood Reinvestment Corporation (NeighborWorks Network®), and Christmas in April.
Contact(s)	Wells Fargo Housing Foundation N9305-192 Sixth and Marquette, 19th floor Minneapolis, MN 55479 Phone: 612-667-2146 Web site: www.wellsfargo.com/about/wfhf_oview.jhtml

Environmental Funding Sources

Agency City of Minneapolis

Funding Program Lead Hazard Control Program

Description The City of Minneapolis Environmental Services Lead Hazard Control provides

Environmental Funding Sources

Eligible uses Lead risk assessments, lead abatement for housing units (rental or owner-occupied) which are made available to low and moderate-income households by

Affordable housing development projects may include new construction or rehabilitation. In either case, environmental contamination may become an issue, whether it is lead, asbestos and mold found in a rehab setting, or soil and groundwater contamination discovered or feared on a redevelopment site. A number of resources are available at the federal, state and local levels to help nonprofit housing developers address their environmental concerns and cleanup needs. Some of the leading funders of environmental assistance are the Minnesota Department of Trade and Economic Development, the Minnesota Pollution Control Agency, and the Metropolitan Council.

Application Cycle Interested parties may contact the City at any time to define the scope of the project and to ensure eligibility of the target units. There is no formal application process.

Contact(s) Brian Olson, program manager
City of Minneapolis Environmental Services
250 S. 4th Street, Room 401
Minneapolis, MN 55415
Phone: 612-673-3595

Environmental Funding Sources

Agency	City of Minneapolis
Funding Program	Lead Hazard Control Program

Description	The City of Minneapolis Environmental Services Lead Hazard Control provides lead risk assessments and clearances at a reduced charge to qualifying housing units.
Type of Funding	Services only (not a funding source)
Who may apply	Property owners, nonprofit or for-profit developers, public agencies
Eligible uses	Lead risk assessments, lead clearances from housing units (rental or owner-occupied) which are made available to low- and moderate-income households by HUD's definitions.
Amount	Funding is not granted with the program, but services are provided at little to no cost to applicants. The Lead Hazard Control program has provided services to the Minneapolis Public Housing Authority and Project for Pride in Living.
Restrictions	Properties must be within city of Minneapolis limits and serve low- or moderate-income households. Units must be made available to families with children. Vacant units are eligible for assessment; occupied units with children will require a lead test on the children prior to work done in the unit.
Application Cycle	Interested parties may contact Brian Olson at any time to define the scope of the project and to ensure eligibility of the target units. There is no formal application process.
Contact(s)	Brian Olson, program manager City of Minneapolis Environmental Services 250 S. 4th Street, Room 401 Minneapolis, MN 55415 Phone: 612-673-3595

Application Cycle	ERF grant applications will be accepted on a continuing basis. The deadline for the next application cycle is October 24, 2001. The next application cycle will be May 1, 2002.
Contact(s)	David Jager Hennepin County, Department of Environmental Services 417 North Fifth Street Minneapolis, MN 55401 Phone: 612-348-5714; Fax: 612-348-8532 An electronic copy of the application can be obtained by e-mail request to david.jager@co.hennepin.mn.us.

Environmental Funding Sources

Agency City of Minneapolis Regulatory Services
Environmental Health Division

Funding Program 10,000 Windows Project

Description	The City of Minneapolis Regulatory Services Environmental Health Division received funds from HUD that could be used for lead-hazard abatement related activities.
Type of Funding	Grants
Who may apply	This program no longer functions under this name. Please see the Lead Hazard Control Program under the City of Minneapolis in this book.
Eligible uses	The following lead-hazard abatement related activities were eligible: lead inspections and interior abatement at residences where a child with elevated blood lead resides; lead hazard education/outreach efforts in local clinics; follow-up nurse visits for children with elevated blood lead; free soil testing; and placement of HEPA-equipped vacuum cleaners at local hardware stores that are available for rent. As the name implies, there was a focus on window replacement.
Amount	HUD gave the City of Minneapolis \$7 million to use on the 10,000 Windows program.
Restrictions	The use of funds was largely restricted to residences where a child with elevated blood lead has been identified. The funds also were restricted to indoor abatement activities only. As a result, the fund could not be used for lead-poisoning prevention-related inspection and abatement efforts and also could not be used to abate peeling exterior paint or lead-contaminated soil at residences, even if a child with elevated blood lead had been identified.
Application Cycle	Funding source is no longer operative as funds have been exhausted.
Contact(s)	Brian Olson, program manager City of Minneapolis Environmental Services 250 S. 4th Street, Room 401 Minneapolis, MN 55415 Phone: 612-673-3595

Environmental Funding Sources

Agency	Hennepin County
Funding Program	Environmental Response Fund

Description	Hennepin County has been given the authority by the Minnesota Legislature to establish a 0.1 percent mortgage registry and deed tax for assessing polluted or contaminated properties, indemnifying purchasers of properties from pollution-related liability, cleaning up contaminated land or developing property for private or public uses. One of the encouraged uses is for affordable housing projects where contamination is impeding development.
Type of Funding	Local grant
Who may apply	Eligible applicants for this program are municipalities, economic development agencies, housing and redevelopment authorities, non-profit organizations, public companies, and private individuals and companies.
Eligible uses	Land purchase, indemnification, or cleanup in Hennepin County. Potentially eligible costs include environmental consulting fees, laboratory fees, site assessment, RAP development, remediation costs; acquisition through purchase or condemnation, or demolition (if necessary to implement the RAP); residential asbestos abatement, and costs associated with the remediation of lead-impacted soil at residences.
Amount	Depends upon taxes assessed and bonds secured. At the current rate of collections, the ERF accumulates approximately \$700,000 every six months. Approximately \$1.5 million was awarded in December 2001.
Restrictions	Assessments funded or partially funded by ERF grants must be completed within one year of the award of the grant. Grants made for site clean-up must be spent within two years of the award of the grant. The project must be approved by the host municipality, all other viable funding sources must be maximized prior to ERF award, and the applicant cannot be responsible for the contamination.
Application Cycle	ERF grant applications will be accepted semi-annually contingent upon the continuation of the ERF. The deadline for the first application round was October 24, 2001, with the next application date anticipated to be May 1, 2002.
Contact(s)	Dave Jaeger Hennepin County, Department of Environmental Services 417 North Fifth Street Minneapolis, MN 55401 Phone: 612-348-5714; Fax: 612-348-8532 An electronic copy of the application can be obtained by e-mail request to david.jaeger@co.hennepin.mn.us.

Environmental Funding Sources

Agency Hennepin County and the City of Roseville

Funding Program Brownfields Cleanup Revolving Loan Funds

Description These redevelopment revolving loan funds are an incentive to stimulate investigation and cleanup of underused redevelopment properties in the City of Roseville and Hennepin County. Funds come from the U.S. Environmental Protection Agency.

Type of Funding Locally administered loan that will revolve through other projects in the city or county of origin.

Who may apply Eligible applicants include businesses, nonprofits, and any other interested parties (except state agencies) seeking redevelopment of a site in Roseville or Hennepin County.

Eligible uses Contamination cleanup in the City of Roseville or in Hennepin County.

Amount Up to \$500,000 in loans are available from both the City of Roseville and Hennepin County.

Restrictions N/A

Application Cycle Interested applicants may apply at any time.

Contact(s) Deb DeLuca
Hennepin County Environmental Services
417 North Fifth Street
Minneapolis, MN 55401
Phone: 612-348-9938

Cathy Bennett
City of Roseville
Community Development Department
2660 Civic Center Drive
Roseville, MN 55113
Phone: 651-490-2241

Environmental Funding Sources

Agency Metropolitan Council

Funding Program Tax Base Revitalization Account - Livable Communities (TBRA)

Description The Tax Base Revitalization Account provides funds to clean up contaminated land in areas that have lost commercial/industrial activity to make it available for economic redevelopment, job retention and job growth. The Account is coordinated with complementary programs at the MN Pollution Control Agency (MPCA) and MN Department of Trade and Economic Development (DTED).

Type of Funding Local grant

Who may apply The following entities may apply: statutory or home rule charter cities or towns participating in the Livable Communities program, as well as metropolitan counties and development authorities (HRAs, EDAs, Port Authority).

Eligible uses Cleanup of contaminated land for commercial or industrial redevelopment. City must agree to participate in Livable Communities Act Housing Incentives Program. Eligible activities include costs of implementing a Response Action Plan (RAP) or an abatement program or as matching funds for a DTED grant. See web site (<http://www.metrocouncil.org/planning/taxbs.htm>) for details on scoring system used by the review committee to award grants.

Amount Roughly \$5-7 million is available annually.

Restrictions Twenty-five percent of the funding is reserved for suburb use each year. Costs for investigating the extent and/or nature of contamination are only eligible if incurred within 180 days of the grant application. Costs not related to clean-up are not eligible expenditures under this program except when used to match DTED funding. Costs incurred in the preparation or submittal of applications are ineligible.

Application Cycle Applications are due the first regular business day on or after May 1 and November 1 of each year.

Contact(s) Wayne Nelson
Metropolitan Council
230 East Fifth Street
St. Paul, MN 55101-1634
Phone: 651-602-1406
Web site: <http://www.metrocouncil.org/planning/taxbs.htm>

Environmental Funding Sources

Agency Minnesota Department of Agriculture (MDA)

Funding Program Agricultural Chemical Response and Reimbursement Account (ACRRA)

Description The Agricultural Chemical Response and Reimbursement Account (ACRRA) is available to reimburse the costs of cleaning up contamination associated with agricultural chemical releases that are the result of specific spill incidents or historical mismanagement of wastes or storage facilities. "Agricultural chemical" includes all pesticides and fertilizers, including wood treatment chemicals, sanitizers, and fungicides.

Type of Funding Reimbursement grants

Who may apply Eligible parties include any responsible owner or property owner, excluding the state or political subdivisions of the state or federal government.

Eligible uses The funds may be used for investigation and cleanup activities associated with agricultural chemical releases.

Amount Reimbursements follow this scheme: a) up to 90% of total cleanup costs between \$1,000 and \$100,000; b) 100% of costs between \$100,000 and \$200,000; c) 80% of the costs between \$200,000 and \$300,000; d) 60% of costs between \$300,000 and \$350,000.

Restrictions Cleanup of contamination associated with routine application of pesticides or fertilizers is not an eligible cost under ACRRA. The recipient must give proper notice of the incident to the Minnesota Department of Agriculture (MDA) and must have received MDA approval of a corrective action plan.

Application Cycle The completed application must be received at least 30 days prior to the next board meeting to be considered for reimbursement at that meeting (contact Sharon Huber for deadlines).

Contact(s) Send a written request for an application to:
ACRRA Program, Agronomy & Plant Protection Division
Minnesota Department of Agriculture
90 West Plato Boulevard, Fourth Floor
St. Paul, MN 55107-2094

For further information, contact:
Sharon Huber, ACRRA Administrator, sharon.huber@state.mn.us, Phone: 651-297-3490

Environmental Funding Sources

Agency	Minnesota Department of Commerce
Funding Program	Minnesota Petroleum Tank Release Cleanup Account (Petrofund)

Description	The Petroleum Tank Release Compensation Fund program (Petrofund) provides financial assistance to owners of petroleum storage tanks for costs incurred for environmental cleanup of tank leaks. The Petrofund was created in 1987 in response to Environmental Protection Agency regulations requiring all regulated underground petroleum storage tanks in the nation to be replaced or upgraded by 1998.
Type of Funding	State reimbursement grant
Who may apply	Eligible parties are responsible parties and other parties required by MPCA to pursue cleanup.
Eligible uses	Cleanup of releases from underground and above ground petroleum storage tanks.
Amount	The program generally reimburses up to 90% of the total eligible costs up to \$1 million. Over the past decade, cleanup costs for over 8,000 sites have been reimbursed at a cost of more than \$299 million. Payments have ranged from \$221 to \$1 million.
Restrictions	Several amendments were made to Minn. Stat. §115C during the 2001 legislative session. As a result of these changes, which apply to applications received on or after June 30, 2001, applicants can no longer receive reimbursement for interest costs.
Application Cycle	Quarterly: October, January, April, July
Contact(s)	Petrofund Minnesota Department of Commerce Petrofund Program 85 7th Place East Suite 500 St. Paul, MN 55101 - 2198 Phone: (651) 215-1775 or 800-638-0418 E-mail: petrofund.commerce@state.mn.us . Applications available on web site: http://www.commerce.state.mn.us/pages/PetrofundMain.htm

Environmental Funding Sources

Agency	Minnesota Department of Trade and Economic Development
Funding Program	Contamination Cleanup Grant

Description	This program was established by the 1993 state legislature to provide funds to clean up contaminated sites and provide a greater opportunity to convert contaminated material into a marketable property.
Type of Funding	State grant with some local match requirements.
Who may apply	Statutory or home rule charter cities, economic development authorities, housing and redevelopment authorities, counties or port authorities. While these are the eligible applicants, the site can be either privately or publicly owned.
Eligible uses	Eligible costs include cleanup, demolition, acquisition and relocation, investigation, environmental consulting fees, and public improvements. The Contamination Cleanup Grant can pay up to 75% of the cost of cleaning up contamination defined under the Minnesota Superfund State (M.S. 115B.02), as well as petroleum contamination. Examples of petroleum contamination that may be eligible under this program are rail yards, scrap yards, bulk oil storage facilities, and under and above-ground storage tanks that are not eligible for the Minnesota Petrofund.
Amount	The total legislative appropriation for this grant program for fiscal years 2002 and 2003 is \$7 million of general fund monies for the cleanup of Superfund contaminants and \$12.4 million of Petrofund monies for the cleanup of petroleum contaminants.
Restrictions	Cleanup Grant applicants must have a Minnesota Pollution Control Agency (MPCA) approved RAP and must meet a pre-cleanup land appraisal vs. cleanup cost criteria. Both applications require a 25% local match, participation in the Metropolitan Council's Local Housing Incentives Programs for Twin Cities Metro area applicants, and the expectation that the site will be redeveloped. For all of the DTED grant programs, 25% of the grant funds must be awarded to sites located outside the Twin Cities metropolitan area, unless there is an insufficient number of out-state applicants.
Application Cycle	Application deadlines are May 1 and November 1 each year.
Contact(s)	Applications are available online at the following site: www.dted.state.mn.us . For additional information, please contact Meredith Udoibok at 651-297-4132 or 1-800-657-3858 or e-mail at meredith.udoibok@state.mn.us .

Environmental Funding Sources

Agency Minnesota Department of Trade and Economic Development

Funding Program Contamination Investigation & Response Action Plan (RAP) Development Grant

Description The Department of Trade and Economic Development can award grants to development authorities for contamination investigations and the development of Response Action Plans (RAPs) or for the cleanup of contamination on sites that will be redeveloped. Grants are awarded to those sites where there is serious, imminent private or public redevelopment potential.

Type of Funding State grant with some local match requirements.

Who may apply Cities, port authorities, housing and redevelopment authorities, economic development authorities or counties. Both publicly and privately owned sites qualify for this program.

Eligible uses The Contamination Investigation grants allow communities to test sites believed to be contaminated and develop plans to clean sites for future redevelopment. The Contamination Cleanup grants address the growing need for uncontaminated, developable land.

Amount The total legislative appropriation for this grant program for fiscal years 2002 and 2003 is \$7 million of general fund monies for the cleanup of Superfund contaminants and \$12.4 million of Petrofund monies for the cleanup of petroleum contaminants.

Restrictions Cleanup Grant applicants must have a Minnesota Pollution Control Agency (MPCA) approved RAP and must meet a pre-cleanup land appraisal vs. cleanup cost criteria. Both applications require a 25% local match, participation in the Metropolitan Council's Local Housing Incentives Programs for Twin Cities Metro area applicants, and the expectation that the site will be redeveloped. For all of the DTED grant programs, 25% of the grant funds must be awarded to sites located outside the Twin Cities metropolitan area, unless there is an insufficient number of out-state applicants.

Application Cycle Application deadlines are May 1 and November 1 each year.

Contact(s) Applications are available online at the following site: www.dted.state.mn.us. For additional information, please contact Meredith Udoibok at 651-297-4132 or 1-800-657-3858 or e-mail at meredith.udoibok@state.mn.us.

Environmental Funding Sources

Agency	Minnesota Department of Trade and Economic Development
Funding Program	Redevelopment Grant Program
Description	DTED sponsors a Redevelopment Grant Program which provides grants to eligible applicants for costs associated with redevelopment activities. Redevelopment activities include those actions which are unique to redeveloping old residential, industrial or commercial properties.
Type of Funding	State grant with some local match requirements.
Who may apply	Eligible applicants include non-responsible cities, economic development authorities, housing and redevelopment authorities, port authorities and counties.
Eligible uses	Examples of eligible activities include land acquisition, demolition, infrastructure improvements, soil stabilization when fill is needed, and ponding.
Amount	The grants pay up to 50% of the redevelopment costs for an eligible site. Recipients must supply a 50% local match requirement.
Restrictions	For all of the DTED grant programs, 25% of the grant funds must be awarded to sites located outside the Twin Cities metropolitan area, unless there is an insufficient number of out-state applicants.
Application Cycle	Application deadlines are May 1 and November 1 each year.
Contact(s)	Applications are available online at the following site: www.dted.state.mn.us . For additional information, please contact Meredith Udoibok at 651-297-4132 or 1-800-657-3858 or e-mail at meredith.udoibok@state.mn.us .

Environmental Funding Sources

Agency	Minnesota Environmental Initiative
Funding Program	Resources For Redevelopment (R4R)

Description	The Minnesota Environmental Initiative's Resources for Redevelopment program provides technical and financial resources to assess brownfields properties statewide for ownership and use by community nonprofit organizations. The assessments will overcome immediate barriers to property development.
Type of Funding	Nonprofit grant
Who may apply	Community-based nonprofits organizations
Eligible uses	R4R funds may be used to pay for environmental site assessments (Phase I and Phase II investigations) on property a nonprofit owns, intends to buy, or intends to receive as a donation.
Amount	Applicants may receive up to \$5,000.
Restrictions	A local, private match is required.
Application Cycle	Applications accepted on an ongoing basis.
Contact(s)	Michael Welch Minnesota Environmental Initiative 219 North Second Street, Suite 201 Minneapolis, MN 55401-1453 Phone: 612-334-3388 x107 Fax: 612-334-3093 E-mail: mwelch@mn-ei.org Web site: www.mn-ei.org

Environmental Funding Sources

Agency Minnesota Pollution Control Agency (MPCA)

Funding Program Drycleaner Environmental Response and Reimbursement Account (Drycleaner Fund)

Description	The Drycleaner Environmental Response and Reimbursement Account (Drycleaner Fund) is available to fund cleanup of contamination at drycleaner sites. The Minnesota Legislature set up the Drycleaner Fund in 1995 to address contamination problems faced by members of the drycleaning industry. Annual registration fees finance this fund, as well as solvent fees collected by retailers of particular drycleaning chemicals.
Type of Funding	State reimbursement grants
Who may apply	Eligible parties include past or present owners or operators of commercial drycleaning services.
Eligible uses	The Drycleaner Fund is available to address cleanup activities and associated investigation activities. Eligible uses include emergency removals, environmental investigations and cleanups at drycleaning facilities on the state Superfund list (the Permanent List of Priorities); or reimbursement of current or former owners or operators of drycleaning facilities who have entered the MPCA's Voluntary Investigation and Cleanup (VIC) Program and whose sites require cleanup.
Amount	Approximately \$1.8 million is available in the fund each year. A successful applicant may receive up to \$300,000 per year in reimbursements (no more than 20% of total fund). Average grant size is about \$40,000.
Restrictions	Eligible parties must pay for the first \$10,000 of the investigation and cleanup costs. Investigation activities that do not lead to cleanup are not eligible. Economic development agencies, lenders, municipalities and landowners who have never been in the drycleaning business are not eligible for reimbursement (although they may partner with a drycleaner). No single site may receive more than 20 percent of the fund in a given year.
Application Cycle	An applicant with a Response Action Plan completed may apply for Drycleaner Funds at any time.
Contact(s)	Application form and fact sheet available on the MPCA web site: http://www.pca.state.mn.us/cleanup/pubs . For more information about the Drycleaner Fund, contact Karen Kromar, MPCA Voluntary Investigation and Cleanup (VIC) Program, 651-297-3080, or Dale Trippler, MPCA Policy and Planning, 651-297-8483.

Environmental Funding Sources

Agency U.S. Department of Housing and Urban Development (HUD)

Funding Program Brownfields Economic Development Initiative (BEDI)

Description	Similar to the EDI (Economic Development Initiative), which helps secure the Section 108 loan or increases the feasibility of a project. Typically, funds are used for physical development projects or direct loans to private firms. The BEDI has some limitations: it restricts the use for Section 108 loan principle repayment and responsible party's use of funds for contamination cleanup costs.
Type of Funding	Federal grant
Who may apply	Eligible applicants are CDBG entitlement units of general local government. Helpful (but not required) that project be in a federally designated Empowerment Zone, Enterprise Community or Brownfields Showcase Community.
Eligible uses	Land writedowns, site remediation costs, funding reserves, and over-collateralizing the Section 108 loan.
Amount	\$25 million is available nationally on an annual basis. The maximum BEDI grant awards will be in the amount of \$2 million.
Restrictions	Section 108 loan required in conjunction with the BEDI.
Application Cycle	One or two funding rounds per year; consult NOFA, June 13, 2000. Deadline for 2001: May 22, 2001.
Contact(s)	<p>For a BEDI application kit and any supplemental information, please call HUD's SuperNOFA Information line toll free at 1-800-HUD-8929. Application kit also available online at http://www.hud.gov/grants.</p> <p>Lisa Peoples Office of Economic Development Department of Housing and Urban Development 451 Seventh Street, SW, Room 7140 Washington, DC 20410 Phone: 202-708-0614, ext. 4456</p>

Awards for Project Developers

Agency Fannie Mae Foundation

Funding Program Maxwell Award of Excellence for the Production of Low-Income Housing

Description

The Maxwell Awards of Excellence Program seeks to identify, showcase, and reward the outstanding work of nonprofit organizations developing and

Awards for Project Developers

Who may apply

The project must have been developed or sponsored by a nonprofit organization (designated by the IRS as a 501(c)(3) not-for-profit corporation).

Well-executed, efficient and attractive affordable housing developments are cause for celebration. Some funders are so committed to successful results that they have award programs set up to recognize outstanding accomplishments.

One of the premier awards for affordable housing is the Fannie Mae

Foundation's Maxwell Award of Excellence, which comes with \$50,000.

Previously received a Maxwell Award of Excellence, finalists, or honorable mention designation are not eligible for the affordable housing design competition. All projects must have produced a minimum of five units in order to be considered for an award. Projects in which the Fannie Mae company is either a debt (mortgage purchaser) or equity (limited partner investor) participant are not eligible for consideration. An organization may apply for a Maxwell Award of Excellence for more than one eligible project. However, separate applications must be submitted for each project.

Application Cycle

Completed applications due May 1. Projects must have been placed in service between July 1, 2000 and December 31, 2001 to be eligible for the 2002-2003 Maxwell awards program.

Award Winners

Central Community Housing Trust of Minneapolis (Finalist, 1999); Central Community Housing Trust of Minneapolis (Honorable Mention, 1998).

Contact(s)

E-mail maxwell@fanniemae-foundation.org for more information. Applications may be downloaded from the following web site: http://www.fanniemae-foundation.org/grants/maxwell_awards.shtml

Awards for Project Developers

Agency Fannie Mae Foundation

Funding Program Maxwell Award of Excellence for the Production of Low-Income Housing

Description	The Maxwell Awards of Excellence Program seeks to identify, showcase, and reward the outstanding work of nonprofit organizations developing and maintaining housing for low-income Americans. Program goals have been expanded to include highlighting effective strategies to address current and critical affordable housing challenges.
Type of Funding	Grant awards
Who may apply	The project must have been developed or sponsored by a nonprofit organization (designated by the IRS as a 501(c)(3) not-for-profit corporation).
Eligible uses	Use is at award-winners' discretion.
Amount	Award amounts are generally \$50,000 each. Through the 2001-2002 round, Fannie Mae will award up to \$300,000 to six outstanding projects.
Restrictions	Honorable mentions do not receive financial rewards. Projects that have previously received a Maxwell Award of Excellence, finalists, or honorable mention designation are not eligible for the affordable housing design competition. All projects must have produced a minimum of five units in order to be considered for an award. Projects in which the Fannie Mae company is either a debt (mortgage purchaser) or equity (limited partner investor) participant are not eligible for consideration. An organization may apply for a Maxwell Awards of Excellence for more than one eligible project. However, separate applications must be submitted for each project.
Application Cycle	Completed applications due May 1. Projects must have been placed in service between July 1, 2000 and December 31, 2001 to be eligible for the 2002-2003 Maxwell awards program.
Award Winners	Central Community Housing Trust of Minneapolis (Finalist, 1999); Central Community Housing Trust of Minneapolis (Honorable Mention, 1998).
Contact(s)	E-mail maxwell@fanniemaefoundation.org for more information. Applications may be downloaded from the following web site: http://www.fanniemaefoundation.org/grants/maxwell_awards.shtml

Awards for Project Developers

Agency **Fannie Mae Foundation**

Funding Program **Sustained Excellence Awards**

Description	The program commits \$4 million over three years to help 10 awardees pursue their visions for improving future communities. It also provides a forum — through semi-annual meetings — for awardees to work with and learn from one another. The Sustained Excellence Awards Program is a one-time program, and applications will not be accepted again.
Type of Funding	Grant awards
Who may apply	Community-based, nonprofit organizations
Eligible uses	Uses include organizational development, line of credit, loan guarantee, or revolving loan pool for housing production.
Amount	A 3-year, \$150,000 grant to further organizational development; a 3-year, \$250,000 Community and Neighborhood Development Fund (CNDF) loan for use as a line of credit, loan guarantee, or revolving loan pool for housing production; 3-year evaluation.
Restrictions	Award program is not an annual occurrence. Currently the program is not available.
Application Cycle	Contact Fannie Mae for more information on future rounds of this award program.
Award Winners	Project for Pride in Living, Inc.
Contact(s)	For additional information on the Sustained Excellence Awards, call 202-274-8000.